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SIXTEENTH ANNUAL REPORT

on


EMPLOYMENT SECURITY IN MONTANA

1952



UNEMPLOYMENT COMPENSATION
COMMISSION OF MONTANA





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ANNUAL REPORT

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IN MONTANA

1952



UNEMPLOYMENT COMPENSATION
COMMISSION OF MONTANA

UNEMPLOYMENT COMPENSATION COMMISSION

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J. J. Smith, Commissioner
Albert F. Root, Commissioner

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MELVIN P. MARTINSON, Supervisor
Offices, Mitchell Building, Helena

Unemployment Compensation Commission of Montana

HELENA

November 1, 1952

Honorable John W. Bonner
Governor of Montana
State Capitol
Helena, Montana

Dear Governor:

This sixteenth annual report of administration and operation of the Commission, for the fiscal year ending June 30, 1952, is submitted in accordance with the requirements of Section 87-120, Revised Codes of Montana, 1947.

The year to which this report is addressed was marked by important advancements in the operating methods of the Commission, keeping step with similar improvements in all branches of state government under your charge.

Copies of the report are being furnished to other state offices and departments, to libraries, schools, county and city officials, and to the many individuals who have applied for copies of such material.

Sincerely,

M. JOE MILLER, Chairman

J. J. SMITH, Commissioner

ALBERT F. ROOT, Commissioner

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FOREWORD

This report of commission operations during fiscal 1952 records expansion of volume of services rendered, improvement in methods and techniques employed, steady advance in the quality of performance, and full compliance with requirements set up in the law.

In keeping with this progress, the months subsequent to ending of fiscal 1952 have seen continuation of the same flow of improvements. Decentralization is the keynote of these recent advances. Unemployment insurance claims upon which no issue of eligibility is raised are paid by check in the office of the employment service where the claim is filed. Delay is swept away, duplication of claim examination is reduced to a minimum, and at the same time the trust funds are even better protected than before.

Clerical burdens are thus reduced; fewer persons perform a greater total of work; insured individuals receive their benefits when they deserve them, with no tantalizing delay and no waiting for a check to be mailed them; morale within the Commission family is improved by the new alignment of responsibility; worker and employer have more direct approach to the fulfillment of their rights; and general community well-being is enhanced.

Decentralization is a logical outcome of the intensive self-study and program examination which has been in progress for many months. It is built upon a better understanding by Commission personnel of the range and requirements of their work; upon a better understanding by workers of their responsibilities under the law in connection with the rights conferred by that law; and upon more practical knowledge on the part of employers concerning the purposes and processes of the employment security system, which in turn direct cooperative responsibilities and rights upon them.

It is worthy of note that functions of the employment service division have always been performed on a decentralized basis. Orders of employers for workers were accepted, adjustment of specifications was negotiated if necessary, referral of selected applicants was made, and resulting hires were recorded, all without required recourse to higher authority. Applications for work were processed and classified, employment counseling was administered as required, job clearance was initiated, employer needs and prospects were studied, and necessary decisions were applied, all at the level where the public contacts were made. A similar direct responsibility and authority now attaches to the functions of insurance claims.

The employment welfare of hitherto neglected groups of potential workers has received continuing attention and study during this year. More and more utilization of the work possibilities of Indian population, as an instance, has served to relieve labor stringencies and to unshackle these groups for a more complete participation in the economy of the community of which they are a part. Employment of physically handicapped applicants, of those whose age renders job-finding both doubtful and limited under old standards, of veterans from military service both recent and remote, and of migrating workers from other areas and other states, such employment has been facilitated through increased attention, intensive efforts, and broader knowledge of the employment fields served.

Latest security step in the employment insurance field is the federal measure providing unemployment benefits to veterans returning to private life from military service, inaugurated as a state administrative and operating responsibility in October of 1952. Under its provisions the transition from military to private employment is protected from want and distress.

Employment security is a relatively new field for organized and systematic cultivation. Sporadic and widely separate attempts at improvement of employment facilities marked the early years of the present century. Out of those pioneering efforts has grown the network of employment service centers all over the nation. Problems of employment focused attention upon the status of unemployment and resulted in a system of insurance designed to mitigate the crushing effect of involuntary unemployment. The fabric of community and state progress has already been greatly strengthened by these institutions. They are yet in their infancy; intelligent and purposeful improvements will mark the constructive progress of years ahead.

EMPLOYMENT SECURITY IN MONTANA

The field of employment security is serviced in Montana by the Unemployment Compensation Commission under direct responsibility to the Governor. It is one of 51 similar jurisdictions which serve the states, territories and districts of the United States under an over-all sponsorship of the federal government. Funds for administration and operation of the Commission are provided from federal sources, under the general supervision of the Bureau of Employment Security of the U. S. Department of Labor. Under this financing arrangement certain minimum requirements of service and operation must be met.

Direct contact with the Bureau is provided by regional offices established by that governmental arm. Montana was serviced during most of the years of employment security operations by the Denver regional office, as one of the five Rocky Mountain states comprising that area. During the fiscal year 1952 a revision of regional organizations was made effective shifting Montana from the Denver to the Minneapolis area. In its present alignment Montana, Minnesota, North and South Dakota comprise what is known as Region VIII.

No particular problems of administration are generated by this change into a new region. The regional offices derive their authority and responsibility from the Bureau at Washington and Montana's experience has been very satisfactory in its relationships, both with Denver and now with Minneapolis.

The Organizational Pattern

The organizational pattern of this Montana agency has been only slightly modified during the year. There are two divisions—employment service, and unemployment insurance—and a group of joint sections whose tasks are common to both divisions, also two specialized sections.

The functions of these divisions and sections center about one item—employment. Stability, continuity, security, and suitability of employment constitute the very heart of the economic system upon which the wellbeing of state and nation depend. The service to employment includes all phases of obtaining job orders, selecting applicants for and placing them in suitable jobs, providing intelligent assistance to applicants in adjusting to labor market requirements and practices, and securing suitable workers to meet needs and operations of employers. Unemployment insurance functions take up where employment ceases, providing a measure of benefits as a wage substitute for qualified, insured workers who are unemployed through no fault of their own. Collection of contributions from employers subject to the Montana laws to pay such benefits is a related feature of the program.

Statistical Records Reveal Progress

Statistical records of performance items with respect to employment and to insurance of employment are provided in subsequent pages. In general these statistics reveal for fiscal 1952 increased placement of workers in jobs, broader service to employers, higher levels of employment and greater wage totals to workers, a decrease in the number of persons applying for unemployment insurance and a corresponding decrease in the total amount of such insurance benefits paid.

Benefit Financing Study Completed

Study of "Unemployment Insurance in Montana" was brought to virtual conclusion during the year, in cooperation with technicians of the Bureau of Employment Security and economists of the Montana State University faculty. Part One is already published and partial distribution has been made; Part Two is ready for printing and will be distributed as soon as delivered, at which time the distribution of Part One will be completed.

Part One of the study deals with "The Economy of Montana" and was largely the work of the Bureau of Business and Economic Research, School of Business Administration, of the State University. Statistical material was drawn from Commission and other sources, and extensive collaboration was furnished by Commission personnel.

Part Two is entitled "Benefit Financing in Montana" and includes searching analysis of benefits paid, claims processed, claimant experience during and after terminating claim status, historical development of the unemployment compensation program in Montana, comparison with adjacent states, and actuarial findings with respect to the solvency of the system under present standards and under such different standards as might conceivably be adopted by legislative authority.

Regulations and Rules Revised

Regulations and Rules of the agency, adopted in conformity with the provisions of the law, were condensed and simplified in a revision during the year, becoming effective early in the beginning of the succeeding fiscal year. The revision is designed to facilitate application of the regulations on a uniform and impartial basis throughout the state. Employers and workers alike find the new version direct and understandable, clear and concise. Much of the effectiveness of the program depends upon ready understanding by the public of its provisions, and upon acceptance by those affected of its methods and objectives. The revised regulations contribute noticeably to this purpose.

Channels of Information Developed

Business methods in internal operations of the Commission, and in its contacts with industry and workers, were simplified and brought into accord with express mandates of the law. For the first time in the history of unemployment compensation in

Montana complete wage records of individual workers in the industries subject to the law were compiled and made readily available in response to filing of request for determination of insured status. Also for the first time interested employers were apprised, and kept informed, of the filing of such a request and subsequent claims for benefits. Maintenance of this businesslike system of insurance accounts has proven a bulwark against payment of benefits where the facts would not warrant such payment. It brings to light the facts bearing upon each individual case by spreading the record before all interested and affected parties.

Improved understanding by the public, and especially by employers and workers coming within the unemployment insurance field, has been cultivated through this year. The program of employer and labor workshops which was launched in early 1951 was an important factor in this betterment of public relations. Through this workshop plan interested audiences throughout the state were informed on phases of the law affecting their interests. A statewide series of employer workshops to acquaint employers with their rights and duties under the law and to explain any questions concerning its operation was followed by an equally intensive statewide series of meetings with labor organizations with the same end in view. Out of those meetings has grown much of the improved, businesslike, technique of conducting the unemployment insurance program in the state.

Salary Levels Adjusted

Funds for administrative costs, as already mentioned, are derived from federal sources under the federal-state nature of this program. Allocation of these funds is made on the basis

ADMINISTRATIVE EXPENDITURES

Fiscal 1952

Personal Services	\$725,220.47
Supplies	25,028.15
Equipment	6,176.20
Rent of Premises	51,008.00
Communications	15,018.81
Travel	45,733.49
Printing and Binding	4,864.04
Equipment Rentals	15,613.13
Equipment Repairs	2,177.48
Repair of Premises	823.62
Heat, Light, Water	3,467.39
Share Merit System Expense	6,956.89
Industrial Accident Insurance	1,285.05
Public Retirement System	23,739.11
Other Current Expenses*	3,458.26
Total	\$930,570.09

*Includes necessary miscellaneous expenses, such as: transportation of things, express, post office box rents, special mail service, itinerant service rentals, safe deposit box rentals, surety bonds, witness fees, cost of appeal tribunal hearings, and other.

of work-load factors under the close supervision of both state and federal auditing authorities. Anticipated work-loads form the basis for congressional appropriations on a national scale, after which the apportionment to states is made to conform.

In Montana these costs in fiscal 1952 were slightly higher than in the preceding year, due to the adjustment of salary levels to cost of living. The item of personnel services rose \$39,000, while the total expenditures increased only \$17,000. Purchase of supplies and equipment effected a saving of more than \$20,000, largely because the previous year bore unusual expenses incidental to moving into and equipping the new quarters in the Sam W. Mitchell state office building. A detailed tabulation of these expenditures is shown above.

Advisory Council of Fifteen

The State Advisory Council affords a means for obtaining constructive counsel from representatives of employers, of workers, and of the public, on community acceptance of the program. Changes in policy or procedure are discussed with the Council, and observations on the current acceptance of the program assist in securing and maintaining public understanding and accord. The Council consists of fifteen members, five being employer representatives, five from the ranks of labor, and five who are comparatively free from employer-employee relationship as representative of the general public.

Membership on the Council entails a degree of personal sacrifice on the part of all these representatives, a sacrifice whose principal compensation is in the service they are able to render for the good of the state and of its people. Members serve without pay but receive \$10 a day for subsistence plus necessary travel expense in attending official meetings.

Employment Service Functions

Reportable accomplishments of the employment service division during fiscal 1952 are indicated in the series of statistical reports in this volume dealing with those operations. The division is conducted under a director, assisted by four technical supervisors and four field supervisors. Its field operations are handled in the 26 local offices and two branch offices in the principal labor centers of the state. These constitute the operating arm of the division as well as the reception point for unemployment compensation requests and claims.

Technical assistance in the employment service field centers upon the applicant for work and the employer. Five general subdivisions are recognized in the organizational structure. These are: employment counseling, testing, and selective placement

for the physically handicapped; industrial services and occupational analysis; clearance of job orders and applicants; farm placements; and the placement of teachers, college graduates and professional personnel.

Professional Services a Factor

The section for teacher placement and service to college graduates and applicants with professional qualifications has been operating for the past four years. Successful placement of 367 teachers in schoolrooms of the state during the recent fiscal year, compared with 257 the year previous, indicates the rate of growth and acceptance of this arm of employment service. This phase of employment is handled from a central station in Helena, thus affording teacher applicants access at one point to all school openings recorded with it. At the same time this affords school boards and hiring authorities the wider range of choice represented in a statewide file of teacher applicants. College graduates and professional applicants other than teachers are processed through this section in cooperation with local offices.

Includes Farm Placement System

The farm placement service operates as a local office function under specialized supervision. Farm employers are serviced in much the same manner as industrial employers. Applicants for farm jobs likewise are accorded comparable registration, selection and referral service. A steady growth in both volume

Table 108—FARM JOB PLACEMENTS, BY MONTHS

Month	Fiscal 1950	Fiscal 1951	Fiscal 1952
July	1,853	3,378	5,324
August	2,563	4,402	4,714
September	1,592	3,318	3,624
October	2,953	4,623	3,580
November	688	843	931
December	300	225	461
January	107	177	287
February	154	209	277
March	366	381	610
April	1,587	1,651	1,970
May	2,760	2,902	2,484
June	2,724	5,741	2,712
Total	17,647	27,850	26,974

Table 109—FARM JOB PLACEMENTS, BY TYPE

Type of Farm	Fiscal 1950	Fiscal 1951	Fiscal 1952
General	4,108	6,374	6,559
Sugar Beet	5,367	9,045	5,918
Grain	3,114	4,042	5,664
Livestock & Poultry	1,520	2,561	3,288
Vegetable	1,427	2,775	2,688
Hay	1,431	2,039	1,802
Fruit	400	340	736
Dairy	110	207	167
Unclassified	98	150	86
Service to Agriculture	76	317	68
Total	17,647	27,850	26,974

and quality of farm employment service has marked the four years since it was returned to this agency after emergency war-time measures expired.

During 1952 a slight drop in total number of agricultural placements from 1951 was noted. This resulted from a change in method of allocating imported farm workers to specialty crops such as beet work and represents no shrinkage in service to the farmer or conventional farm worker. The statistical tables which follow record the placements for the past three fiscal years, broken down to show the months in which placements were made and again to indicate the type of farm to which the placements were credited.

The seasonal nature of farm demand is aptly illustrated by placement records in Table 108. From November to March the volume of such hiring is at minimum, rising to its peak during the summer months and reducing again the following fall. For 1952 the volume of general farm placements took the lead over other farm types, (see Table 109) displacing sugar beet farms as the principal hiring division.

Unemployment Insurance Functions

Prime responsibilities of the unemployment compensation division include collection of the payroll contribution from employers subject to the law, and payment of benefits therefrom to workers qualified to receive them. The division is headed by a director, with a staff of technical assistants in contributions, claims and benefits, and claims investigation. Field work of servicing subject employers rests upon a corps of field auditors.

Statistical reports on following pages of this volume disclose details of employer accounts, insured employment and wages, geographical and industrial coverage, and claim records. The division administers the trust fund into which flows contributions from employers and from which only unemployment benefits are paid.

Reserve Fund Strengthened

Funds in the Montana reserve for payment of benefits during an employment emergency were greatly strengthened by the favorable employment experience during fiscal 1952. The year ended with more than thirty-six million dollars available for qualified claimants under unemployment compensation. Adequacy of that reserve is supported by the fact that during the 13 years of operation of this insurance in Montana total benefit payments have aggregated only twenty-two million dollars, or about 60 percent of the current balance.

Income Exceeds Five Million

Withdrawals during the 1952 fiscal year for benefit purposes amounted to \$2,100,000, while income from employer contribu-

tions were \$5,100,000 and interest on the tidy reserve amounted to more than \$700,000. This produced a net gain in reserve strength of \$3,700,000. For the preceding year the fund's growth amounted to \$2,900,000.

History of the reserve fund is traceable through the cumulative record of operations presented in Table 1. The annual contributions from subject employers have grown from a modest half million dollars in the calendar year 1936 to almost five millions in 1951. During the fiscal year embracing the last half of 1951 and the first half of 1952 the contributions surpassed, for the first time, the five million mark in a single twelve-month period.

OPERATIONS OF UNEMPLOYMENT COMPENSATION TRUST FUND

Summary of Transactions, 1936-1952

Calendar Year	Contributions from Employers	Benefits Paid
1936	\$ 539,593.54	\$ —————
1937	1,829,055.37	—————
1938	2,240,552.68	—————
1939	2,466,230.41	764,880.00
1940	2,788,952.18	3,147,254.07
1941	2,971,094.81	2,550,570.53
1942	3,385,457.78	1,224,808.50
1943	3,508,665.17	108,497.00
1944	3,503,985.30	96,833.00
1945	3,546,392.72	132,504.00
1946	4,359,629.85	1,089,367.03
1947	3,439,333.72	927,009.42
1948	3,913,201.01	1,270,136.78
1949	4,199,101.55	2,668,451.58
1950	4,466,060.14	4,280,255.69
1951	4,968,596.25	2,285,013.68
*1952	1,353,718.11	1,754,549.90
	\$53,479,620.59	\$22,300,131.18
*Includes contributions for first quarter and benefits during first and second quarters of 1952.		
Total Contributions to June 30, 1952		\$53,479,620.59
Penalty and Interest	9,964.20	
Interest on Fund	5,067,066.83	
Outstanding Benefit Checks	2,199.00	5,079,230.03
Total Income		\$58,558,850.62
Benefits Paid to June 30, 1952		22,300,131.18
Balance in Fund June 30, 1952		\$36,258,719.44

Transactions, Fiscal 1952

Balance in Fund, June 30, 1951		\$32,519,589.47
Receipts:		
Contributions—7-1-51 to 6-30-52	\$ 5,108,831.45	
Penalty and Interest	11,792.65	
Interest on Fund	736,978.02	5,857,602.12
		\$38,377,191.59
Disbursements:		
Benefits Paid	2,100,373.13	
Penalty and Interest Transferred to Administration Fund	18,099.02	2,118,472.15
Balance in Fund, June 30, 1952		\$36,258,719.44

In general the growth of contribution totals maintained a steady pace up to the end of 1946. Adoption of an average 1.8 percent payroll tax under experience rating for 1947 and succeeding years, as contrasted with the 2.7 percent prevailing before, set the trend back to a new level, from which a continuing advance has been made. Since these contributions are related directly to the wage totals paid by subject employers in the state their growing volume is attributable to increasing wage rates, nearly full employment, and relatively continuous work-schedules in industry.

Benefit Payments Fluctuate

Amount of benefits paid, by calendar years, is an arresting feature of the summary. In only one year of the 1936 through 1951 period were the benefit payments in excess of the employer contributions. That was in 1940, early in Montana's unemployment insurance experience, and at a time when employment was just recovering from the devastating depression days of 1929 to 1939. A near approach to balance between contribution and benefit payment occurred in 1950, when a mild form of recession swept the industrial east and slowed up employment economy in Montana. Benefits took up 93 percent of contribution income during that year.

Between those two heavy payment years came the war and the post-war periods. During the war employment conditions were so favorable that withdrawals from the fund for benefit purposes sank to negligible totals. Following the war the federal government's program of allowances for returning servicemen served to divert much of the drain for unemployment from the state insurance fund and thus reduced the volume of benefits which might otherwise have been charged to that fund. Beginning in 1949 the effect of both of these influences on benefit totals waned and then came 1950 with its flurry of temporary employment instability and its 93 percent withdrawal of employer contribution totals.

Fewer Claims in 1951 and 1952

In 1951 employment conditions were vastly improved, the benefit payments for that year were less than 50 percent of the contributions. The same favorable relationship has prevailed during the first six months of 1952.

Interest on the reserve fund, more than \$700,000 in the fiscal year, is an increasingly important factor in sustaining the steady growth of the fund. During the life of unemployment insurance in Montana these payments have aggregated \$5,000,000 or nearly one-fourth of the total paid out in unemployment benefits.

**Employment
Transactions**
Table 101
(Page 16)

Operations in the local offices of the employment service, directed toward placing workers in suitable jobs and getting suitable qualified workers for employers who have specified openings to fill, are measurable in many respects. Table 101 gives figures in fiscal 1952 for significant employment transactions thus conducted, by each local office in the state system and in the state as a whole.

An individual applicant for work will visit an office of the employment service one or more times in his endeavor to secure suitable employment. Others may seek specific information by visiting the office. Employers come in to place orders for workers or to discuss labor market conditions. Unemployed persons who are in insured status report weekly upon insurance claims. All of these are lumped together as office visits. That there were fewer of these visits in 1952 than there were in 1951 reflects improved employment conditions and less unemployment.

While in the office on his first jobseeking trip the applicant may be, and in nearly all cases is, interviewed and registered for work. Such applications, or registrations, of jobseekers are classified as "new job seekers." The fiscal year 1952 produced more new jobseekers, by 15 percent, than did the previous year.

A relatively small percentage of the jobseekers will qualify for or require an occupational counseling sequence which is rendered in those cases where a change in occupation has been necessitated or seems likely to be desirable, or in some instances where no occupational choice has been decided upon by the applicant for himself. These counseling interviews constitute a significant and highly constructive service rendered in the employment field. Through judicious examination of circumstances as furnished by the applicant, or from other sources, the counselor often succeeds in assisting a jobseeker to select a more suitable employment plan or occupation and thus become a better satisfied and more useful member of society. Increase of more than 25 percent in number of counseling interviews was made in 1952, over those recorded in 1951.

Referral of a jobseeker to a suitable job opening for which he appears to be qualified is a prime objective of employment service machinery. The requirements and specifications are set up by the prospective employer's job order. The interviewer in the employment service office compares these specifications with the experience, education and personality of the applicant for work. In those cases where the man and the job match satisfactorily a referral to that employer for that job is issued. The number of such referrals increased about 2,400, or three percent, during 1952.

After such a referral to an employer the selection of that applicant for the job depends upon the decision reached by the employer and by the applicant himself. He is a free agent to

Table 101—EMPLOYMENT TRANSACTIONS

By Offices — Fiscal 1952

Office	New Job Seekers		Counseling Interviews		Job Referrals		Job Placements			Employer Visits		Job Openings Received	
	Total	Veteran	Total	Veteran	Total	Referrals	Total	Women	Agric.	Veteran	Total	Aggr.	Received
Anaconda	1,306	299	16	7	2,313	1,904	488	1,116	251	656	247	1,120	
Billings	4,825	1,378	684	288	10,859	8,925	1,096	4,857	2,109	3,010	1,156	4,841	
Bozeman	25,321	640	215	80	5,347	4,506	606	1,790	1,254	1,849	234	2,947	
Butte	26,875	2,604	214	697	51	3,973	2,830	129	94	2,308	9	4,341	
Cut Bank	594	129	54	26	906	644	79	145	271	763	134	615	
Dillon	1,115	257	23	13	1,886	1,742	162	1,318	522	721	77	357	
Forsyth	333	94	73	16	1,561	1,056	192	787	311	499	207	306	
Fort Benton	336	117	29	12	1,528	1,326	53	1,179	728	3	511	356	163
Glasgow	12,219	419	209	68	2,699	2,309	277	897	671	191	1,285	487	1,564
Glendive	9,377	293	111	29	2,502	2,148	216	1,033	484	47	663	216	1,509
Great Falls	54,878	902	553	202	8,889	6,371	876	2,574	2,013	86	2,380	1,019	5,007
Hamilton	21,634	457	107	28	2,454	2,024	402	1,574	146	5	1,462	823	1,540
Havre	9,732	1,149	383	98	3,385	2,887	174	1,497	954	18	1,541	553	1,540
Helena	34,923	4,458	1,974	540	8,166	5,169	642	1,180	2,196	131	1,372	451	4,621
Kalispell	49,771	3,228	979	282	4,255	3,497	443	1,86	1,285	96	1,629	237	4,346
Lewistown	12,205	307	170	46	1,921	1,387	228	815	481	57	1,219	633	748
Libby	5,505	302	73	4	622	547	33	5	205	11	262	-----	-----
Livingston	25,322	1,452	287	115	2,567	1,931	385	775	680	25	1,138	368	1,313
Malta	5,092	311	63	57	1,377	860	148	377	277	10	945	148	886
Miles City	14,690	1,361	446	149	44	3,390	2,569	181	1,331	774	5	1,151	396
Missoula	40,623	1,739	464	988	65	4,888	4,015	595	1,044	1,217	84	1,425	381
Polson	10,219	779	124	50	22	692	460	58	75	143	10	588	205
Shelby	13,035	658	195	82	31	2,263	1,742	155	730	667	191	1,076	236
Sidney	11,013	788	177	128	49	2,541	1,697	393	872	346	53	816	330
Thompson Falls	8,007	346	102	85	40	720	607	31	3	222	27	714	10
Wolf Point	7,639	733	195	98	32	1,733	1,383	134	740	478	4	782	256
Teacher Plcmt.	-----	-----	-----	-----	-----	2,767	307	197	-----	127	73	-----	-----
Fiscal 1952	460,813	37,970	10,618	5,569	1,477	84,214	64,903	8,373	26,974	19,471	1,268	30,638	9,542
Fiscal 1951	557,940	32,980	8,851	4,417	1,348	81,830	63,299	8,684	27,850	18,370	1,003	27,714	45,537

(Refer to Page 16)

accept or reject the work offer, just as the employer has the privilege of hiring or of rejecting the applicant. During 1952 the number of applicants referred by the employment service to a specific employer, who were accepted and hired, exceeded the 1951 figure by 1,600, or more than two percent. These are recorded as job placements and are shown in the table as a total and also with respect to the number of them who were women, the number hired in agricultural jobs, the number of veterans included, and the number of handicapped persons who thus secured jobs. Increases were shown in 1952 in the number of veteran and of handicapped applicants who were placed. Slight decreases occurred in placement of women and of agricultural workers.

A fruitful method for securing orders from employers for workers is through the employer visit, which is merely an adaptation of industry's techniques of salesmanship—the personal visit to the prospective customer. Accordingly constructive visits, scheduled in the light of employment conditions, are made to management of those concerns of major volume within the labor market served by the local employment service office. Figures for 1952 reveal a gratifying increase of more than ten percent in the volume of such promotional effort.

A slight but positive increase is shown in the number of job openings in the form of employer orders for workers obtained during the year 1952. These include the orders obtained through the field visiting program as well as those placed by direct action of employers. The count in this category is confined to non-agricultural orders, and therefore omits the very substantial number of worker orders received from farms and ranches.

**New Applications
From Jobseekers**
Table 102
(Page 18)

The monthly pattern of new jobseeker applications is disclosed in Table 102. In fiscal 1952, as in most of the preceding years, the heavy registration of job applicants occurred in January, which coincides with the annual seasonal cessation of work in many of the state's industries, particularly those allergic to weather conditions but including also those in which employment is curtailed after the holidays for reasons secondary to the weather.

During 1952 the flow of new workers into active files of the employment service offices was fairly constant throughout the year, varying from the 2,558 level in October to 4,245 in January. In six other months the count was above the 3,000 mark, which established a new post-war annual record for volume of new job applications. This range contrasts rather emphatically with figures for preceding years. In 1951 the range was from 1,600 in September to 4,316 in January; in 1950 it was 1,461 in August to 5,468 in January, and in 1949 it varied from 828 in September to 4,419 in January.

Table 102—NEW APPLICATIONS FROM JOBSEEKERS

By Office and Month — Fiscal 1952

	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	Totals For Fiscal Year
Anaconda	86	93	272	106	95	81	94	86	72	81	117	123	1,306
Billings	362	325	384	264	370	408	570	340	438	411	665	688	4,825
Bozeman	116	158	124	184	145	154	187	112	120	115	108	133	1,656
Butte	139	297	314	103	169	193	309	162	253	207	184	274	2,604
Cut Bank	30	34	41	32	54	94	129	54	32	30	31	33	594
Dillon	177	262	125	87	65	49	55	55	48	55	76	76	1,115
Forsyth	11	33	19	18	28	36	37	39	42	52	5	13	333
Fort Benton	27	58	23	22	23	18	24	19	22	48	46	1	336
Glasgow	144	189	229	110	143	77	89	79	87	67	153	183	1,550
Glendive	81	72	58	69	61	72	67	96	106	93	88	67	930
Great Falls	302	274	323	263	321	285	507	296	228	381	257	313	3,750
Hamilton	21	35	28	21	40	62	92	41	22	29	31	37	457
Havre	72	164	94	61	79	95	108	109	66	102	95	104	1,149
Helena	438	412	373	484	467	309	281	298	322	525	337	212	4,458
Kallisbell	239	229	198	116	238	287	594	192	243	395	293	204	3,228
Lewistown	46	93	78	108	114	116	132	137	136	101	87	62	1,210
Libby	12	5	36	12	20	22	47	29	40	38	17	24	302
Livingston	87	115	109	106	131	102	129	148	131	152	127	113	1,452
Malta	30	13	12	33	35	21	27	23	32	24	38	23	311
Miles City	101	92	96	106	102	93	76	102	147	141	137	168	1,361
Missoula	60	69	72	85	138	222	261	156	131	119	203	223	1,739
Polson	83	32	29	17	36	73	132	89	53	61	67	107	779
Shelby	71	30	38	26	32	63	88	63	44	102	38	63	658
Sidney	88	54	66	78	44	83	82	73	84	43	36	57	788
Thompson Falls	48	40	16	18	15	25	48	35	17	15	32	39	346
Wolf Point	34	93	64	29	84	64	83	48	32	56	57	89	733
Fiscal 1952	2,965	3,271	3,224	2,558	3,049	3,104	4,245	2,881	2,950	3,443	2,911	3,429	37,970
Fiscal 1951	2,508	1,954	1,600	2,013	2,547	3,383	4,316	2,987	2,465	2,894	2,777	3,536	32,980

(Refer to Page 17)

Population of an office area influences the volume of new work applications received at that office but is not the only variable factor. Seasonal industries, such as agriculture, food processing, lumber and logging, construction, and services to tourist travel, tend to disrupt the population influence. Coal mining is a counter-seasonal factor, with employment declining to low levels in the spring and summer, only to spring back to maximum in late summer.

**Jobseekers in File
End of Month**
Table 103
(Page 20)

An index to the volume of unemployment in each office area and in the state as a whole is supplied by the number of jobseekers actively registered in local employment service offices at the end of each month, shown in Table 103. These figures include insured workers claiming benefits as well as jobseekers who are not in insured status. Included also in the count at the end of the month are those applicants who came into the files during the month and have not yet been placed in jobs, as well as those whose filing of application for work was made in an earlier month and who are still unemployed.

The compilation for fiscal 1952 reveals the relative scarcity of work applicants throughout the year, since a deficit from the same month the year before is shown in each monthly comparison. The average difference was approximately 900, or more than 13 percent.

Seasonal aspects of Montana employment are portrayed by the trend of unemployment totals. Beginning with July, 1951, the reserve pool of unemployed jobseekers was at its low level during the three summer months, then increased by substantial steps until January when its peak was reached and maintained for two more months. Resumption of seasonal work in April drew heavily on the reserve, continuing the same trend through June and into the new fiscal year.

**Job Placements
By Month**
Table 104
(Page 21)

A digest of job placements made in fiscal 1952 by local offices of the employment service, by months, is presented in Table 104. Totals for the state are compared with the similar totals for the same month in the preceding fiscal year. With only two exceptions the months of the recent year showed a plurality in job placements over the corresponding month a year before, leading to a total slightly more than two percent in excess of the previous record year.

The seasonal pattern of Montana employment experience emerges clearly from this compilation. Summer and early fall hiring by employers is at an accelerated rate and employment service facilities fit into that program with precision, resulting in placement figures at a high level. In November the job op-

Table 103—JOBSEKERS IN FILE END OF MONTH

By Offices — Fiscal 1952

	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	Monthly Average
Anacanda	58	42	45	61	86	83	130	125	127	80	76	69	82
Billings	557	364	579	319	547	781	906	815	923	850	513	579	644
Bozeman	24	39	29	42	74	136	192	231	232	117	53	31	100
Butte	248	268	230	241	305	406	623	526	505	471	331	319	373
Cut Bank	20	15	21	32	69	120	222	223	192	119	61	40	95
Dillon	23	13	14	21	18	23	79	84	72	70	78	84	48
Forsyth	91	56	32	43	31	40	70	59	60	25	4	15	44
Fort Benton	4	4	5	5	11	20	32	34	27	6	7	82	20
Glasgow	50	45	30	74	87	151	184	229	181	69	82	40	102
Glendive	121	23	18	15	21	28	31	36	25	13	6	8	29
Great Falls	381	266	268	319	540	713	1,257	1,115	999	412	316	403	591
Hamilton	141	170	98	132	215	243	404	388	407	341	130	132	233
Havre	17	9	10	39	68	125	253	294	186	110	92	39	104
Helena	182	125	119	176	402	419	606	534	536	360	213	191	322
Kalispell	360	172	205	237	631	1,307	2,099	1,809	1,883	1,168	420	179	873
Lewistown	88	61	47	78	129	186	260	286	214	63	51	43	126
Libby	36	21	27	25	40	87	216	181	237	197	50	45	97
Livingston	142	118	103	138	193	284	394	474	325	321	132	79	225
Malta	29	28	20	57	66	88	122	116	122	39	28	20	61
Miles City	94	49	35	54	65	148	153	176	139	51	25	23	84
Missoula	257	196	193	231	368	663	979	1,106	817	439	362	270	490
Polson	70	25	29	38	110	242	386	387	431	142	84	129	173
Shelby	45	24	46	43	49	88	166	189	142	24	24	21	72
Sidney	141	80	61	84	93	122	260	364	297	101	63	47	143
Thompson Falls	29	15	16	34	48	96	194	224	188	82	46	41	84
Wolf Point	52	42	24	34	75	95	152	131	125	35	29	28	69
Teacher Placement	469	407	72	108	96	125	102	253	645	779	771	731	380
Fiscal 1952	3,729	2,777	2,376	2,680	4,437	6,819	10,472	10,389	10,637	6,484	4,047	3,688	5,661
Fiscal 1951	4,487	3,493	2,857	3,301	5,477	8,492	11,685	12,336	10,844	7,048	4,312	4,240	6,548

(Refer to Page 19)

Table 104—JOB PLACEMENTS BY MONTH

By Offices — Fiscal 1952

Offices	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	Totals for Fiscal Year
Anaconda	151	193	128	898	89	44	41	51	42	79	75	115	1,904
Billings	1,877	893	961	777	459	414	204	210	285	644	939	1,262	8,225
Bozeman	717	644	406	812	269	194	173	154	182	306	308	341	4,506
Butte	192	227	260	253	280	246	241	217	204	272	228	210	2,830
Cut Bank	54	81	101	44	50	43	15	18	26	62	91	79	644
Dillon	416	388	149	87	51	28	37	30	76	139	151	170	1,742
Forsyth	240	72	53	457	27	24	27	20	31	42	31	32	1,056
Fort Benton	83	544	275	86	23	18	14	17	21	123	113	9	1,326
Glasgow	366	237	260	158	143	94	86	61	88	328	246	242	2,309
Glendive	257	326	274	230	92	87	84	65	69	192	253	219	2,148
Great Falls	743	1,002	1,256	565	283	163	171	127	238	660	600	563	6,371
Hamilton	426	273	206	208	74	26	15	30	31	187	249	299	2,024
Havre	414	369	431	324	181	89	64	37	86	217	409	266	2,887
Helena	622	593	552	468	443	189	192	192	328	553	552	485	5,169
Kalispell	339	524	521	354	162	73	55	64	103	450	526	326	3,497
Lewistown	121	342	177	113	66	25	33	44	82	136	137	111	1,387
Libby	57	96	64	60	36	14	22	6	14	46	72	60	547
Livingston	284	263	218	141	108	82	107	87	116	167	171	187	1,931
Malta	140	99	91	100	51	52	40	23	33	83	83	65	860
Miles City	428	252	206	209	171	122	80	82	131	210	222	456	2,569
Missoula	402	604	382	400	255	108	121	123	152	372	546	550	4,015
Polson	71	80	31	43	18	17	20	21	24	60	40	35	460
Shelby	255	305	236	138	85	77	80	38	52	215	159	102	1,742
Slidney	107	262	182	261	106	55	53	54	82	186	161	188	1,697
Thompson Falls	81	50	43	64	56	48	25	16	41	63	79	41	607
Wolf Point	82	199	279	95	77	46	27	37	50	168	178	145	1,383
Teacher Placement	33	89	74	49	4	2	12	6	6	7	27	58	367
Fiscal 1952	8,958	9,007	7,816	7,892	3,659	2,380	2,039	1,830	2,593	5,967	6,646	6,616	64,903
Fiscal 1951	7,407	8,642	7,214	8,100	3,590	1,810	1,707	1,638	2,070	5,322	6,530	9,269	63,299

(Refer to Page 19)

Table 105—JOB PLACEMENTS—BY INDUSTRY

By Offices—Fiscal 1952

Offices	Agri.	Forestry Fishing	Mining	Const.	Mfg.	R.R.	Other Pub. Util.	Trade	Ins. & Real Est.	Service	House- hold	Govt.	Total
Anaconda	1,116	4	18	245	409	4	4	31	1	59	4	9	1,904
Billings	4,857	1	117	508	305	48	184	1,808	79	309	650	81	8,925
Bozeman	1,790			461	872	107	172	548	18	237	231	70	4,508
Butte	94		2,157	68	75	108	25	166	21	62	22	32	2,830
Cut Bank	145		32	202		4	38	95	5	34	65	24	644
Dillon	1,318	22	11	68		3	48	21		231	21	1	1,742
Forsyth	767		8	66	27	54	1	83	3	18	20	9	1,056
Fort Benton	1,179			46	5	2	1	31		9	42	11	1,328
Glasgow	897			286	2	33	125	354	9	208	174	221	2,309
Glendive	1,033		10	420	42	104	89	311	8	87	21	23	2,148
Great Falls	2,574	1	5	1,123	318	156	123	1,245	84	375	96	271	6,371
Hamilton	1,574			125	91		19	111	7	25	47	25	2,024
Havre	1,497		2	397	69	321	88	322	1	132	27	31	2,887
Helena	1,180	2	589	1,643	575	22	110	226	146	153	178	345	5,169
Kalspell	186	45		1,570	746	50	83	277	21	205	136	178	3,497
Lewistown	815		14	162	73	4	35	127	7	77	42	31	1,387
Libby	5	15	5	186	279	6	1	26	2	4	15	3	547
Livingston	775			129	31	251	21	280	16	175	153	100	1,931
Malta	377	28	1	141	5	16	18	113	4	97	26	34	860
Miles City	1,331		3	301	33	280	31	320	4	144	75	47	2,569
Missoula	1,044	151	101	624	614	284	75	590	30	295	172	35	4,015
Polson	75			146	69		19	49	6	39	48	9	480
Shelby	730		24	433	11	31	45	164	11	105	168	22	1,742
Sidney	872		31	116	104	21	40	254	13	124	106	16	1,697
Thompson Falls	3			346	162		4	43	1	12	5	31	607
Wolf Point	740		34	183	16	7	85	145	12	148	11	22	1,383
Teacher Placement										367			367
Fiscal 1952	26,974	269	8,162	9,973	4,933	1,916	1,484	7,738	509	3,731	2,853	1,661	64,903
Fiscal 1951	27,850	210	3,893	9,423	4,555	2,222	1,043	7,060	408	2,958	2,473	1,204	63,299

(Refer to Page 23)

portunities dwindle, as do the placements, followed by the four winter months in which many seasonal industries are curtailed or shut down and hiring is at a minimum. April shows the normal seasonal resumption of work in timber, construction, farming, and other outdoor activities which are subject to winter interruption.

Figures given in Table 104 include both industrial and agricultural activities. For specific figures on agricultural hiring through employment service offices reference may be had to Tables 108 and 109 in this report; and for a summary of placement services rendered to former servicemen in United States military forces to Table 107.

In order to be recorded as a job placement it is required that the referring office shall have a specific order from an employer, that the applicant shall be selected and referred to the job opening by the employment service staff, and that hiring of the applicant by the employer shall be verified.

**Job Placements
By Industry**
Table 105
(Page 22)

Distribution of the placements made by the employment service offices in the fiscal year 1952 with respect to the major industry in which they were hired is compiled in Table 105. Like its companion table, No. 104, it shows comparative figures for the preceding fiscal year. Three industries made fewer hires through the service last year than the year before, while nine were showing an increase, for a net gain of 1,600 job placements during the year.

The comparison reveals the greatest gain was made in the service industries, followed by trade, construction, government, utilities and manufacturing. Decreased placements were shown in agriculture, mining, and interstate railroads. Farm placements declined because of a change in handling of imported workers in the beet fields and represent no real reduction in services rendered. Mining hires were deficient only because of a shortage of qualified applicants to fill a continuing demand for more hard-rock miners in the metal producing areas of the state. The decrease in railroad hires reflects scarcity of suitable applicants in local labor reserves and consequent ship-in of track crews from other points.

Numerically the farm placement total led all separate industries, absorbing approximately 40 percent of the placements made in the state. Construction outfits hired 15 percent of all placements to rank second only to agriculture. Wholesale and retail trade was third, then manufacturing, service industries, mining, household hires, railroads, government, and public utilities.

Industries classified as forestry and fishing were hiring sources in only nine of the 27 office areas. Mining was likewise limited to about 18 office jurisdictions. Two areas had no manufacturing hires to report; three were blank as to railroad hiring, and two had no finance, insurance and real estate hiring factors.

Table 106—JOB OPENINGS RECEIVED
(INDUSTRIAL)

Offices	By Office and Month — Fiscal 1952												Total
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	
Anaconda	151	134	111	146	97	134	55	47	48	51	105	82	93
Billings	402	483	494	627	439	268	219	265	268	458	433	495	4,841
Bozeman	346	393	273	280	239	178	168	184	163	257	247	239	2,947
Butte	365	295	399	383	400	353	388	344	353	448	372	241	4,341
Cut Bank	47	102	90	54	46	23	14	21	29	56	58	75	615
Dillon	27	41	36	25	25	25	21	23	26	30	31	40	357
Forsyth	57	35	21	60	17	9	17	18	21	33	4	14	306
Fort Benton	22	18	14	12	9	15	8	10	11	16	25	3	163
Glasgow	141	130	123	97	78	86	89	57	75	319	191	178	1,564
Glendive	73	66	93	93	68	78	81	65	83	321	267	221	1,509
Great Falls	563	723	758	474	227	216	178	169	191	433	589	486	5,007
Hamilton	90	36	80	80	35	28	13	18	14	41	57	53	545
Havre	123	179	135	191	188	68	55	23	98	124	189	167	1,540
Helena	403	461	543	456	302	221	178	221	288	618	505	425	4,621
Kalispell	380	702	668	499	185	85	70	100	150	536	805	386	4,346
Lewistown	61	103	58	67	59	17	33	45	63	748	73	71	748
Libby	96	125	98	78	31	16	22	4	19	59	100	63	711
Livingston	130	157	145	94	90	84	91	71	84	119	145	103	1,313
Malta	167	46	105	126	43	51	45	30	55	83	85	50	886
Miles City	110	131	146	159	131	102	54	66	96	157	108	141	1,401
Missoula	213	477	381	328	191	95	103	129	136	316	530	377	3,276
Polson	43	80	60	47	19	18	18	29	26	63	40	63	506
Shelby	186	163	166	128	97	87	84	43	42	137	89	63	1,285
Sidney	104	93	100	129	60	43	44	52	68	187	108	80	1,088
Thompson Falls	102	73	103	130	66	59	34	20	45	75	126	59	892
Wolf Point	36	74	78	57	42	37	33	35	49	124	139	94	798
Teacher Placement	109	69	32	18	13	37	16	97	88	208	183	159	1,029
Fiscal 1952	4,517	5,389	5,310	4,838	3,197	2,354	2,123	2,157	2,592	5,421	5,388	4,419	47,735
Fiscal 1951	5,107	5,349	5,657	4,580	3,168	1,940	1,834	1,954	2,348	5,360	4,798	4,442	46,537

(Refer to Page 25)

**Job Openings
Received**
Table 106
(Page 24)

Orders for workers, as received by employment service offices from employers and potential employers, reflect the ebb and flow of labor market demand through the year. Figures are available only with respect to the orders received from industrial employers, thus omitting those from farm and ranch operators. In general the pattern of job orders is closely akin to that of job placements in the industries. Ordinarily there is a lag from order to placement, due to various influences. These might include filling the place direct by employer, cancellation of order, suitable applicant not available, or non-verification of actual placement made. Such a lag is discernable in 1952 figures, by comparison of Table 106 with 104 and 105.

Most of the individual offices show a wide spread between the number of job openings received in summer months, and the winter period. This is, of course, produced by the changes in seasonal demand in industries affected by winter conditions. July, September, and June were the only months showing fewer job orders than in the corresponding month a year previous. A mere 1,200 difference is noted between the records of the two years.

Orders for filling job openings are derived in large measure from a persistent system of field visits by employment service staff members to principal users of labor in the community. Another generous segment of orders comes direct from the employer as vacancies crop up. Upon receipt of such an order the file of active job applicants in the office is scanned for suitable applicants to fill the specifications. Those selected are notified immediately and appropriate report to the employer is arranged. If suitable applicants are not found locally resort to clearance with adjacent offices is a first step, which may be followed if necessary by statewide or nationwide clearance.

**Employment Transactions
Affecting Veterans**
Table 107
(Page 26)

Preferential employment service accorded to war-time veterans, as required under both state and federal laws, is summarized in Table 107, which presents an office by office tally of some of the significant transactions affecting veterans. In promotion of full employment rights and services for veterans the Veterans Employment Service rendered direct cooperation and support through a representative stationed in Montana. Other federal and state agencies concerned with the veteran in civilian life, and the various veteran organizations themselves, contribute invaluable aid toward solving job problems and placement problems of former servicemen. High on the list of these cooperating agencies and organizations are the Veterans Administration, Veterans' Welfare Commission of Montana, Veterans of Foreign Wars, American Legion, Disabled American Veterans, and Amvets.

Relative stability of employment for veterans, as compared with the labor supply as a whole, is indicated in the moderate number of these former servicemen who are applicants for jobs.

Nearly half of the Montana labor supply is estimated to have veteran status, yet only 28 percent of the new job applications received in local offices of the employment service were from veterans; and 30 percent of the jobs filled were assigned to veteran applicants.

Table 107—EMPLOYMENT TRANSACTIONS—VETERANS
Fiscal Year — 1952

	VETERANS					
	New Jobseekers		Placements			
	Total	Dis-abled	Total	Agr.	Dis-abled	Counseling Interviews
Anaconda	299	22	251	74	6	7
Billings	1,378	87	2,109	496	31	286
Bozeman	640	48	1,254	327	32	80
Butte	214	29	661	31	6	51
Cut Bank	129	11	271	59	18	26
Dillon	257	—	522	414	—	13
Forsyth	94	2	311	223	—	16
Fort Benton	117	3	728	658	2	12
Glasgow	419	12	671	211	67	68
Glendive	293	23	484	131	15	29
Great Falls	902	39	2,013	684	32	202
Hamilton	107	2	146	77	2	28
Havre	383	14	954	383	7	23
Helena	1,974	213	2,196	362	96	207
Kallispell	979	32	1,285	29	55	63
Lewistown	307	22	481	299	20	46
Libby	73	1	205	4	2	1
Livingston	287	8	680	319	12	21
Malta	63	5	277	128	1	15
Miles City	446	11	774	327	1	44
Missoula	464	19	1,217	323	38	65
Polson	124	6	143	17	8	22
Shelby	195	16	667	300	63	31
Sidney	177	26	346	171	19	49
Thompson Falls	102	4	222	1	16	40
Wolf Point	195	3	476	255	1	32
Teacher Placement	—	—	127	—	1	—
Fiscal 1952	10,618	658	19,471	6,303	551	1,477
Fiscal 1951	8,851	640	18,370	5,286	494	1,348

In Table 107 will be found office by office statistics relating to veterans in the labor market. Principal items in this summary are given also in Table 101, in comparison with total services to all applicants. Additional data included in Table 107 are the columns on new disabled veteran jobseekers, and placements made for disabled veterans.

All statistical items affecting the veteran in Montana's labor market show moderate increases for the fiscal year 1952 over 1951, reflecting an upward trend of new job or changed job aspirations on the part of those who wore the uniform during either the first or second world wars, or in the subsequent period. Small plurality in each category discounts the idea that employment unrest or job scarcity is involved.

More new jobseeking veterans by 20 percent, more veteran job placements by six percent, and more employment counseling interviews by nine percent, are shown for 1952. The increase

in placement of disabled veterans is better than eleven percent, reflecting the purposeful services accorded through regular channels and the co-ordinating efforts of veteran employment representatives on the staff of each local office.

**Industrial
Employment
Tables**

A-1, A-2
(Pages 28-29)

Employment in Montana industry maintained a high level during fiscal 1952, ten of its months registering a greater employment than during the same month of the year previous. June added to this distinction with the greatest number of employed persons in the history of the state during any month up to that time. The record has since been exceeded, in July and again in August of the new fiscal year. Previous record was 157,100 in August, 1950. June recorded 157,400 to establish the new maximum as its contribution to full employment in fiscal 1952. July showed 158,200 and then August topped this with 158,300, giving fiscal 1953 a flying start for new employment laurels.

Average employment, by months, during fiscal 1952 was 151,600, an increase of 1,900 over the previous fiscal period and the first time that a fiscal year average had surpassed the 150,000 mark. The gain is modest (1.3%), but a review of the figures shows expansion in all major industrial divisions except in contract construction and in services. The gains ranged from half of one percent in manufacturing to 7.3 percent in finance-insurance-real-estate. Service industries showed no change. Contract construction used fewer workers during the winter months than in the preceding winter, pulling the average down 600, or five percent. Decline of home building and commercial construction was the principal factor, as employment on dams, highways, bridges, power lines and other non-building projects, as well as special trade contractor employment, was on the same average level as the year before.

Metal mining employment remained at the same average as the preceding year largely because qualified applicants for mining positions were not obtainable. Intensive recruiting efforts through facilities of the employment service in Montana and throughout the nation were successful only in holding the line—desired increases in miner working force were not achieved. Coal mining employment likewise remained stationary, with indications of receding unless stimulated by new uses of its product. Petroleum and natural gas production, as well as quarrying and non-metallic mining, showed encouraging increases in use of manpower.

These non-agricultural estimates of employment are compiled and announced monthly by the Commission in cooperation with the U. S. Bureau of Labor Statistics. Computations are in accord with standard methods, which assures uniformity and comparability, not only with previous estimates for Montana but also with those of other states and areas. The fiscal 1951 tabulation has been revised in the light of complete reports from all

Table A-1—INDUSTRIAL EMPLOYMENT (Except Agriculture) IN MONTANA

Estimate, by Months, Fiscal 1952

(In Thousands)

INDUSTRY	1951					1952					Average		
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.		May	June
NONAGRICULTURAL INDUSTRIES	155.8	156.7	155.8	154.6	151.7	151.0	144.6	143.3	144.1	149.8	154.5	157.4	151.6
Manufacturing	18.5	18.8	18.6	20.0	19.5	18.7	17.6	17.2	17.4	17.4	18.0	18.4	18.3
Durable Goods	11.5	11.6	11.2	11.3	11.1	11.3	10.9	10.6	10.6	10.5	11.1	11.3	11.1
Lumber and timber products	6.7	6.9	6.8	6.7	6.6	6.6	6.2	6.1	6.1	6.0	6.5	6.7	6.5
Primary metals and products	3.6	3.6	3.3	3.6	3.6	3.7	3.7	3.6	3.6	3.5	3.7	3.6	3.6
Iron, steel, stone, clay, etc.	1.2	1.1	1.1	1.0	.9	1.0	1.0	.9	.9	1.0	.9	1.0	1.0
Nondurable Goods	7.0	7.2	7.4	8.7	8.4	7.4	6.7	6.6	6.8	6.9	6.9	7.1	7.3
Food and kindred products	3.9	4.2	4.4	5.7	5.4	4.4	3.7	3.6	3.7	3.8	3.9	4.1	4.2
Printing and publishing	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Petroleum, chemicals, apparel, etc.	1.6	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.5	1.5	1.5
Mining	10.0	9.9	9.9	10.1	10.7	11.0	11.2	11.4	11.3	11.2	10.6	10.5	10.7
Metal mining	7.7	7.3	7.3	7.5	8.0	8.4	8.7	8.8	8.8	8.6	8.1	7.9	8.1
Bituminous and soft coal mining	.4	.6	.7	.7	.7	.8	.8	.8	.7	.7	.6	.6	.7
Petroleum-natural gas production	1.3	1.4	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.3	1.4	1.5	1.3
Quarrying and nonmetallic mining	.6	.6	.6	.6	.6	.6	.5	.6	.6	.6	.5	.5	.6
Contract Construction	13.2	13.6	13.1	12.2	10.3	8.3	6.6	6.8	6.7	10.5	12.9	13.7	10.6
Contractors, building construction	4.9	5.0	4.7	4.5	4.3	3.4	2.5	2.6	2.3	3.3	3.9	4.5	3.7
Contractors, other than building	5.1	5.1	4.9	4.4	2.8	1.9	1.5	1.6	1.9	4.3	5.8	5.9	3.8
Contractors, special trade	3.2	3.5	3.5	3.3	3.2	3.0	2.6	2.6	2.5	2.9	3.2	3.3	3.1
Transportation and Utilities	24.0	24.2	23.9	23.4	23.1	22.5	22.4	22.3	22.3	22.8	23.4	23.6	23.2
Interstate railroads	15.2	15.4	15.1	14.7	14.5	14.0	13.9	13.8	13.8	14.2	14.7	14.6	14.5
Transportation except railroads	3.6	3.6	3.6	3.6	3.5	3.4	3.4	3.4	3.4	3.3	3.4	3.5	3.5
Utilities including communication	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.1	5.1	5.3	5.3	5.5	5.2
Trade	38.7	38.8	38.2	37.7	37.7	39.1	37.0	36.3	36.6	37.3	38.2	39.0	37.9
Wholesale trade	8.6	8.6	8.6	8.7	8.7	8.7	8.6	8.5	8.5	8.5	8.6	8.7	8.6
Retail Trade	30.1	30.2	29.6	29.0	29.0	30.4	28.4	27.8	28.1	28.8	29.6	30.3	29.3
General merchandise and apparel	6.1	6.1	6.2	6.2	6.3	7.7	6.2	6.0	6.0	6.1	6.2	6.2	6.3
Food stores	4.3	4.3	4.3	4.3	4.3	4.3	4.2	4.2	4.2	4.4	4.6	4.7	4.4
Eating and drinking establishments	7.7	7.8	7.2	7.0	6.9	6.9	6.9	6.8	6.8	7.1	7.1	7.3	7.1
Automotive and filling stations	5.3	5.4	5.3	5.2	5.2	5.2	5.1	5.0	5.0	5.1	5.2	5.5	5.2
Trade not elsewhere classified	6.7	6.6	6.6	6.3	6.3	6.3	6.0	5.8	6.0	6.1	6.5	6.6	6.3
Finance, Insurance and Real Estate	4.4	4.4	4.4	4.4	4.3	4.4	4.4	4.3	4.4	4.5	4.5	4.6	4.4
Services and Miscellaneous	19.9	19.7	19.6	18.8	18.3	18.2	17.7	17.5	17.7	18.1	19.0	19.9	18.7
Hotels, rooming houses, camps, etc.	3.9	3.9	3.5	2.8	2.7	2.6	2.4	2.4	2.5	2.6	3.0	3.8	3.0
Personal services	2.3	2.3	2.4	2.3	2.4	2.4	2.3	2.2	2.3	2.3	2.4	2.4	2.3
Repair, professional, recreational	13.7	13.5	13.7	13.7	13.2	13.2	13.0	12.9	12.9	13.5	13.6	13.7	13.4
Government, Federal, State, Local	27.1	27.3	28.1	28.0	27.8	28.8	27.7	27.5	27.8	27.7	27.9	27.7	27.8

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Montana employers covered by the laws on unemployment compensation. The 1952 estimates are derived from reports from a selected sample of Montana employers and will be revised when complete reports from all Montana employers are tabulated.

Seasonal aspects of Montana's employment are clearly depicted in these tabulations. Peaks are reached in June, July, August and September, with corresponding lows in January, February and March. Each individual industry has its own characteristic seasonal pattern, though all but mining, finance and government show emphatic curtailment resulting from reduction of outdoor activities in construction, agriculture, lumber and logging, and in food processing, railroad and transportation. The variation in employment totals by months during fiscal 1952 was from 8,300 below average to 5,800 above. During the preceding year the range was from 10,100 below to 7,400 above.

The pattern of employment in mining is not affected by outdoor weather conditions and a slight compensating offset to the winter pattern shown in other branches of industry is observed in the mining figures. Concentration of coal mining in the fall and winter results in a high percentage change there, but affects less than a thousand workers. Metal mining trends upward in the winter months, largely because of work habits of many miners, who seek employment underground during periods of slack employment outside and leave again in the spring for jobs on the farm, in construction, or in other outdoor work. The result is an upward bulge in mining employment at the time most other industries are at low ebb of employment.

**Average Earnings
and Hours**

Tables A-3, A-4, A-5
(Pages 31-33)

These companion tables present the data compiled in another phase of the cooperative working agreement with the Bureau of Labor Statistics. They consist of estimates based on reports from employing firms on the number of hours worked during the mid-week of the month and the wages paid for that week. From these are derived the average weekly hours worked and the average hourly earnings, which in turn provide the average weekly wage for the industries covered. Development of this series was begun in 1949 and now provides two complete fiscal years for comparison.

Since the data presented include both overtime and under-time during the week to which the reports apply, the resulting average hourly earnings and weekly earnings are not to be confused with wage rates. The compilations are more nearly indicative of the gross buying power generated by employment in the industries covered, and afford a basis for comparison from one month to the next and from one year to another. The same series is conducted on an identical plan of estimation in nearly all other states, thus providing comparable information in the employment field.

Table A-3—AVERAGE WEEKLY EARNINGS IN SELECTED MONTANA INDUSTRIES

Fiscal 1951

INDUSTRY	1950						1951					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
All Manufacturing	64.38	66.88	67.30	69.25	68.34	72.69	70.31	72.32	69.96	70.91	72.87	71.98
Durable Goods	63.94	69.14	70.03	71.87	69.39	73.35	73.74	74.21	70.60	71.69	74.16	72.91
Primary Metals	58.74	59.18	59.00	69.41	71.68	74.28	73.81	73.89	73.44	76.58	78.06	79.05
Nondurable Goods	63.82	69.95	61.12	65.51	66.37	70.36	67.53	66.43	66.54	67.53	68.44	65.68
Food and Kindred Products	57.87	56.04	55.90	57.82	58.31	62.13	57.53	57.59	56.86	59.67	55.87	57.79
All Mining	63.17	65.08	74.29	74.32	76.98	78.76	77.54	78.47	76.00	78.04	79.60	76.31
Metal Mining	60.23	63.43	73.15	73.09	75.37	77.54	76.09	75.63	74.47	76.28	78.19	80.74
Transportation and Utilities (except railroads)	67.16	63.17	66.22	65.35	66.14	65.18	63.79	65.66	65.37	66.25	65.14	67.14
Transportation	80.17	77.00	77.22	75.17	77.53	74.87	73.74	78.37	78.35	79.38	78.26	79.64
Utilities	59.16	58.82	59.28	59.76	59.27	59.97	58.58	58.52	57.81	58.65	57.19	60.03

Fiscal 1952

INDUSTRY	1951						1952					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
All Manufacturing	75.13	73.40	69.64	73.28	71.27	75.06	74.77	75.68	74.52	72.14	76.33	76.90
Durable Goods	72.23	74.91	70.64	76.26	73.32	77.89	76.27	78.91	76.80	71.17	78.64	77.53
Primary Metals	78.76	78.94	60.75	75.83	75.57	83.14	82.63	81.24	83.35	83.29	85.66	84.91
Nondurable Goods	69.22	68.59	66.27	66.71	68.40	70.37	72.11	70.05	70.63	73.97	72.25	75.51
Food and Kindred Products	59.36	61.37	60.20	60.73	62.04	61.91	64.28	61.20	61.16	64.15	62.73	66.29
All Mining	77.94	81.46	81.60	81.11	78.18	87.37	87.50	84.89	82.91	80.50	85.44	86.17
Metal Mining	77.48	81.44	80.31	78.87	76.51	86.20	87.12	83.77	83.15	79.81	86.20	85.30
Transportation and Utilities (except railroads)	68.57	68.83	69.89	68.48	68.24	67.93	66.74	65.60	66.81	69.05	68.49	67.70
Transportation	82.07	80.92	82.15	78.43	78.71	79.73	75.47	77.11	81.65	82.17	83.64	84.65
Utilities	60.73	62.06	63.10	63.39	63.18	62.36	63.28	60.93	60.42	63.25	61.69	59.76

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Table A.4—AVERAGE WEEKLY HOURS IN SELECTED MONTANA INDUSTRIES

INDUSTRY	Fiscal 1951											
	1950						1951					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
All Manufacturing	39.3	40.9	40.6	42.5	42.2	43.0	40.1	41.7	40.6	41.2	41.9	41.3
Durable Goods	38.6	41.8	41.7	42.3	41.0	42.2	42.3	42.4	40.8	41.8	42.8	41.8
Primary Metals	39.4	40.4	39.4	43.6	43.7	44.6	44.2	44.5	44.1	45.7	46.3	47.0
Nondurable Goods	40.0	38.9	38.6	42.8	43.7	44.0	38.4	39.8	39.7	39.7	39.6	39.9
Food and Kindred Products	43.8	41.8	41.9	43.3	43.7	44.7	41.6	42.2	41.4	42.0	40.4	41.5
All Mining	37.1	37.4	42.1	42.2	42.0	42.6	42.0	42.2	41.2	41.9	41.8	43.4
Metal Mining	36.5	37.7	42.7	42.3	41.7	42.7	42.1	41.8	41.5	42.0	42.4	44.3
Utilities	40.9	40.8	39.2	40.5	40.2	39.8	38.9	38.2	38.0	38.2	37.1	39.3

INDUSTRY	Fiscal 1952											
	1951						1952					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
All Manufacturing	42.5	41.5	38.8	41.8	40.6	41.4	41.2	41.2	40.7	39.7	41.3	41.5
Durable Goods	43.6	41.9	38.6	42.0	40.4	41.6	41.1	42.0	41.1	38.7	41.7	41.0
Primary Metals	46.6	46.7	37.6	45.3	45.0	45.6	44.9	44.3	45.4	45.2	46.2	45.9
Nondurable Goods	40.1	40.2	38.7	41.5	41.0	41.0	41.2	39.9	40.1	41.3	40.4	43.2
Food and Kindred Products	41.6	42.5	41.6	42.6	41.9	41.6	42.7	40.7	40.5	42.1	41.0	43.4
All Mining	41.7	42.8	43.1	42.8	41.7	43.0	43.2	42.2	41.4	40.3	41.4	39.7
Metal Mining	42.1	43.8	43.8	43.1	42.3	43.0	43.4	42.2	41.9	40.4	42.4	39.5
Utilities	39.1	39.1	39.6	40.1	39.2	39.0	40.4	39.0	38.5	40.0	38.7	37.6

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Table A-5—AVERAGE HOURLY EARNINGS IN SELECTED MONTANA INDUSTRIES

Fiscal 1951

INDUSTRY	1950						1951					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
All Manufacturing	1.64	1.63	1.66	1.63	1.62	1.69	1.72	1.73	1.72	1.72	1.74	1.71
Durable Goods	1.66	1.65	1.68	1.70	1.69	1.74	1.75	1.75	1.73	1.72	1.73	1.71
Primary Metals	1.49	1.46	1.50	1.59	1.64	1.67	1.67	1.66	1.67	1.68	1.69	1.62
Nondurable Goods	1.58	1.57	1.58	1.53	1.52	1.60	1.66	1.67	1.68	1.70	1.73	1.63
Food and Kindred Products	1.32	1.34	1.33	1.34	1.34	1.39	1.39	1.37	1.38	1.42	1.39	1.42
All Mining	1.70	1.74	1.76	1.77	1.84	1.85	1.85	1.86	1.85	1.87	1.91	1.88
Metal Mining	1.65	1.68	1.71	1.73	1.80	1.81	1.80	1.80	1.79	1.81	1.85	1.82
Utilities	1.45	1.44	1.51	1.48	1.47	1.51	1.51	1.53	1.52	1.53	1.51	1.53

Fiscal 1952

INDUSTRY	1951						1952					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
All Manufacturing	1.76	1.77	1.79	1.73	1.75	1.81	1.82	1.84	1.83	1.82	1.85	1.80
Durable Goods	1.77	1.79	1.83	1.82	1.82	1.87	1.85	1.88	1.87	1.84	1.88	1.81
Primary Metals	1.69	1.69	1.62	1.68	1.68	1.82	1.84	1.84	1.84	1.84	1.85	1.77
Nondurable Goods	1.73	1.71	1.71	1.61	1.67	1.72	1.75	1.75	1.76	1.79	1.79	1.73
Food and Kindred Products	1.43	1.45	1.45	1.43	1.48	1.49	1.51	1.50	1.51	1.52	1.53	1.49
All Mining	1.88	1.91	1.90	1.90	1.87	2.03	2.03	2.01	2.01	2.00	2.07	1.98
Metal Mining	1.84	1.86	1.84	1.83	1.81	2.01	2.01	1.99	1.99	1.98	2.03	1.95
Utilities	1.55	1.59	1.59	1.58	1.61	1.60	1.57	1.56	1.57	1.58	1.60	1.58

(Refer to Page 30)

These estimates are prepared for selected industries, limited in general to those industries in which employment is in large blocks. Collection of similar information on industries in which employment of relatively few employees in large numbers of employing units prevails, presents difficulties which make it impractical to extend the series to include them. The wage figures apply to working force and do not include supervisory or administrative personnel. Proprietors, firm members, family members, and self-employment are thus excluded from the wage data.

The estimates in Table A-4 reveal a fair degree of constancy in the average number of hours worked in the several selected industries, in fiscal 1952 as compared to its preceding year, with a tendency toward increased number of hours in the recent year in several lines. In the case of mining and metal processing this was affected by the step-up from a five day to six day week occurring early in fiscal 1951. Average number of hours worked is directly affected by time lost or overtime worked by individual employees during the week sampled, hence such average usually varies from the weekly work schedule of the industry concerned.

Average hourly earnings as recorded in Table A-5 are likewise affected by the work-time of individuals. The rising tendency of wage rates reflects into, but is not directly measured by, these monthly figures. Every industry in the sample shows a higher average hourly earning for fiscal 1952 than for 1951, ranging from five to ten percent.

Table A-3 presents figures derived directly from the estimates in Tables A-4 and A-5, hence is influenced by the same factors which determine fluctuations in those elements of the series. The average weekly earnings are a comparative measure of the purchasing power distributed in the industries included in the study, and have practical application to economic welfare throughout the state.

Insured Employment Data, By Industry
Table C-1
(Pages 36-37)

Number of workers in covered employment in Montana, the gross amount of their wages, by calendar quarters in fiscal 1952, and the number of employers, all classified by the industry in which the employment was given, is disclosed in Table C-1, along with comparative totals for the preceding fiscal year. A companion summary, Table C-1.5, presents the same totals on a geographical basis, segregated by the counties in which the employment centered.

Employment figures are the average gross count of workers paid during a three-month period. They therefore include duplications where the same worker received wages on more than one payroll during a quarter and are not a true basis for computing average wage of individual workers employed. Data on actual employment and average wages will be found in other sections of this report.

With relation to the previous year totals, 1952 saw increase in number of wage payments in all quarters but one and substantial gain in total wage payments for each quarter. Over the year period the wage total increase was \$27,000,000 or approximately nine percent. The wage figures used are gross, and include individual wages in excess of \$3,000 during the year. Such excess is excluded from contribution liability under the law.

Retail trade leads all industrial divisions in number of workers receiving wages during fiscal 1952, retaining that position from previous years. Manufacturing remains in second position, contract construction in third, followed by the service industries and by mining. Total wage distribution is in a different order, mining wages advancing into third position, ahead of both contract construction and the service industries.

Seasonal nature of contract construction enters into that industry's total wage position. Time lost due to seasonal layoffs reflects into the wage totals. Mining, on the other hand, maintains a more nearly even distribution of its employment throughout the year. The seasonal aspects affect other industries also, notably in the lumber and food processing industries, transportation, services, and retail and wholesale trade.

This compilation affords a basis for comparison of covered industrial employment and wages on a detailed basis for some 65 classes of industries. Sub-totals for the major industries are also provided. Omission of such industries as interstate railroads, farming, stockgrowing, and various units of government results from their exclusion from the insurance program by the law.

**Insured Employment
Data, By County**
Table C-1.5
(Pages 38-39)

Employment, wage, and contribution figures by Montana counties in Table C-1.5 include only those industries whose employment is subject to the laws on unemployment insurance. It therefore excludes employment by interstate railroads, by farm and livestock operators, and by the various levels of government. Data on gross number of workers paid represent an average of number of workers reported on the payroll for the week in which the 15th of the month falls and should not be confused with an actual count of individual workers. Percentage of duplications is a distorting factor.

For comparative purposes, these figures afford a measure of employment volume as between counties, and the series presents material for comparison of one year with another. Comparative totals for the entire state with those of the preceding fiscal year are provided. Since some employers operate on a statewide basis rather than within a specific county or counties, the tabulation is rounded out by a "state-wide" entry. This includes many construction outfits whose employment shifts from one place to another, some utility concerns, chain

Table C-1—INSURED EMPLOYMENT, COVERED EMPLOYERS, QUARTERLY AND TOTAL WAGES

By Industrial Classification — Fiscal 1952

INDUSTRIAL CLASSIFICATION	Gross Number of Workers Paid				Number of Cover Employers	Wages in Covered Employment				Total Fiscal Year
	1952					1951				
	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter		3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	
Agri. and Forestry Services	120	62	45	127	17	37,175	15,832	18,701	37,265	108,973
Farms	---	4	3	11	1	---	964	678	1,351	2,993
Agricultural Service Estab.	36	39	36	69	14	11,171	8,024	12,061	17,349	48,605
Forestry	84	19	6	47	2	26,004	6,844	5,962	18,565	57,375
Mining	13,254	13,911	13,833	15,231	464	9,777,785	12,377,563	12,345,229	12,111,683	46,912,960
Metal Mining	9,672	9,682	10,666	10,666	133	7,226,153	9,146,004	9,758,201	9,345,358	35,475,716
Coal Mining	642	870	649	584	44	500,682	849,897	616,747	464,727	2,432,053
Petroleum & Gas Production	2,011	2,206	1,970	3,230	242	1,448,964	1,607,243	1,484,538	2,093,120	6,633,865
Nonmetallic Mining, Quarrying	929	1,153	569	754	45	601,986	774,419	485,743	538,478	2,400,626
Contract Construction	24,072	19,087	10,905	23,320	1,398	14,511,919	10,590,533	6,041,914	13,629,396	44,776,792
Building	8,552	6,993	3,817	8,068	496	4,371,702	3,366,838	1,777,995	3,509,999	13,026,533
Other Than Building	10,338	7,875	4,057	10,491	236	7,130,492	4,603,349	2,474,301	7,570,715	21,778,354
Special Trade	5,182	4,219	3,031	4,761	666	3,009,725	2,620,346	1,792,648	2,548,682	9,971,401
Manufacturing	25,381	24,556	20,164	24,573	902	16,635,613	18,195,429	15,896,614	17,161,959	67,870,645
Ordnance and Accessories	2	3	3	3	1	827	1,583	1,944	1,497	5,851
Food and Kindred Products	6,183	6,551	4,373	5,123	197	3,289,390	3,906,629	2,798,819	3,000,392	12,995,230
Textile Mill Products	1	---	---	---	1	200	---	---	---	200
Apparel from Fabrics	31	12	22	15	6	8,799	6,989	4,494	4,375	24,657
Lumber and Wood Products	10,232	8,796	6,530	9,007	438	6,316,847	5,567,575	4,513,669	5,329,992	21,728,083
Furniture and Fixtures	97	97	87	96	12	56,377	66,605	49,198	57,144	229,324
Printing and Publishing	1,750	1,726	1,681	1,804	113	1,342,709	1,426,778	1,321,260	1,412,434	5,503,181
Chemicals	673	685	1,132	1,283	13	531,891	692,018	1,001,070	994,098	3,219,077
Petroleum, Coal, Products	622	1,147	1,093	1,194	7	696,748	1,160,738	1,144,601	1,245,371	4,247,458
Leather and Products	16	17	17	22	5	8,912	12,642	9,615	11,395	42,564
Stone, Clay, Glass, etc.	936	813	824	876	39	528,488	535,869	425,452	482,389	1,972,198
Primary Metal Industries	4,224	4,104	3,983	4,456	12	3,372,036	4,336,826	4,152,984	4,115,194	15,977,040
Fabricated Metal Products	273	262	259	346	16	207,468	221,991	206,493	234,226	870,178
Machinery	171	158	166	156	20	130,109	123,455	123,716	125,085	502,365
Transportation Equipment	22	22	34	33	4	18,454	20,719	21,881	21,570	82,624
Scientific Instruments	31	34	29	36	2	14,163	17,508	17,927	18,994	68,592
Misc. Mfg. Industries	117	129	131	123	16	102,195	97,504	103,521	107,803	411,023
Transportation, Communication, Util.	10,952	9,977	9,932	11,195	493	7,543,125	7,035,941	7,030,169	7,455,128	29,061,363
Local Railways, Bus Lines	234	243	208	206	8	168,248	188,328	157,612	140,096	634,284
Trucking and Warehousing	3,483	3,102	2,787	3,428	295	2,028,069	1,882,243	1,755,782	1,998,069	7,664,163

Other Transportation	1,136	1,135	1,086	1,174	72	676,668	627,778	678,461	647,378	2,630,285
Services Allied to Trans.	352	283	231	305	41	201,619	149,554	142,884	196,593	690,650
Communication, Wire, & Other	2,751	2,698	3,119	2,751	26	1,778,369	1,707,127	1,786,411	1,900,507	7,173,414
Utilities, Electric and Gas	2,888	2,408	2,761	2,856	40	2,608,388	2,410,636	2,430,150	2,487,828	9,937,602
Other Service Utilities	108	98	92	107	11	80,764	90,275	78,269	83,657	353,965
Wholesale Trade	13,945	14,051	11,833	13,371	1,221	8,856,442	9,866,442	8,412,179	8,359,789	35,495,254
Full-Service Wholesalers	4,963	5,484	4,489	4,951	440	3,097,069	3,841,966	3,124,968	3,024,664	13,088,667
Other Wholesale Distributors	5,950	5,557	4,816	5,268	609	3,933,699	3,944,530	3,378,104	3,485,822	14,742,155
Wholesale and Retail (Comb.)	3,132	3,010	2,528	3,152	172	1,826,076	2,079,946	1,909,107	1,849,303	7,664,432
Retail Trade	40,894	38,577	31,799	40,770	5,329	17,500,972	19,059,833	17,925,175	17,633,677	71,221,057
General Merchandise	6,630	7,562	6,077	6,554	347	2,653,758	3,125,255	3,065,842	2,708,050	11,552,905
Food and Liquor Stores	5,756	5,234	5,025	6,027	809	2,436,777	2,372,429	2,372,429	2,401,047	9,716,112
Automotive	4,815	4,653	4,654	5,216	374	3,644,081	4,281,476	3,650,393	3,868,826	15,444,776
Apparel and Accessories	1,623	1,672	1,516	1,671	280	652,204	832,245	642,814	671,608	2,798,871
Retail Trade N.E.C.	6,437	6,441	6,625	6,625	3,463,291	4,054,078	3,456,203	3,562,668	3,526,240	14,536,240
Eating and Drinking Places	13,459	11,114	9,738	12,436	1,792	3,823,031	3,521,107	3,142,294	3,526,280	14,012,712
Filling Stations	2,174	1,881	1,644	2,241	535	829,830	809,813	695,500	825,198	3,160,341
Finance, Insurance, Real Estate	5,135	4,944	4,893	5,320	885	2,843,924	3,492,959	3,002,682	3,156,453	12,496,018
Banks and Trusts	1,765	1,756	1,749	1,857	113	1,157,559	1,536,471	1,239,782	1,275,793	5,909,605
Security Dealers, Investments	19	28	31	34	6	14,149	20,512	21,444	25,323	81,428
Finance Agencies, N.E.C.	504	396	410	418	74	221,675	260,990	245,716	249,645	978,026
Insurance Carriers	971	923	955	1,039	85	636,762	688,041	694,901	737,685	2,757,389
Insurance Agents	350	354	373	417	102	174,711	216,696	197,650	219,406	808,463
Real Estate Loans, etc.	1,523	1,484	1,372	1,552	504	636,119	767,299	600,239	645,652	2,649,309
Holding Comp's (ex. Real Est.)	3	3	3	3	1	2,949	2,950	2,950	2,949	11,798
Service Industries	20,683	18,260	17,278	20,943	3,215	7,652,718	7,509,439	6,833,234	7,723,614	29,739,005
Hotels, Rooming Houses, Camps	5,818	3,895	3,550	5,473	535	1,754,348	1,246,303	1,129,057	1,456,412	5,586,120
Personal Services	3,066	2,876	2,800	3,299	561	1,213,779	1,254,510	1,130,567	1,287,402	4,886,198
Non-Personal Services	1,090	1,087	1,064	1,067	241	546,495	598,839	597,017	557,255	2,299,606
Trade Schools, Etc.	116	107	103	103	17	60,039	57,290	55,725	47,616	220,670
Auto Repair and Garages	1,509	1,462	1,378	1,452	374	894,877	916,105	801,397	834,528	3,446,907
Hand Repair Trades	441	425	384	562	146	269,265	284,533	246,774	284,109	1,084,681
Motion Pictures	1,512	1,328	1,118	1,444	111	354,264	346,225	294,609	351,077	1,346,175
Amusement, Recreation	1,576	1,884	1,756	1,739	189	303,002	309,410	302,916	304,840	1,220,168
Medical and Health	1,983	1,876	1,858	1,860	431	945,433	1,014,363	885,237	888,737	3,733,770
Law Offices	354	333	362	367	188	173,689	170,147	153,013	158,300	625,149
Educational Institutions	41	51	18	15	5	13,552	21,807	7,184	6,711	49,254
Professional and Social	939	992	1,028	1,693	71	504,241	634,153	596,906	879,172	2,614,472
Non-Profit Memb. Organizat'ns.	1,998	1,944	1,859	1,969	347	649,734	655,754	652,892	667,455	2,625,835
Establishments Not Classified	868	117	193	163	-71	396,565	39,130	66,467	67,167	569,349
Total—All Industries	155,304	143,542	123,895	155,016	13,996	85,718,610	88,183,121	76,695,725	87,666,131	338,293,617
Fiscal 1952										
Total—All Industries	157,665	141,864	123,125	148,659	13,846	80,401,571	81,038,584	70,692,672	78,887,228	311,020,055
Fiscal 1951										

(Refer to Page 34)

Table C-1.5—INSURED WORKERS, TOTAL AND TAXABLE WAGES, COVERED EMPLOYERS' CONTRIBUTIONS

— Fiscal 1932

	Gross Number of Workers Paid				Wages Paid	Taxable Wages	Number* Covered Employers	Employer Contributions To Fund
	1951	4th Quarter	1st Quarter	2nd Quarter				
Beaverhead	941	892	765	900	\$ 1,640,978	\$ 1,456,163	190	\$ 27,613
Big Horn	831	1,044	635	747	1,574,501	1,410,133	154	29,077
Blaine	873	995	590	805	1,570,709	1,373,914	141	29,257
Broadwater	287	239	237	278	456,947	414,361	62	7,954
Carbon	1,283	901	761	1,001	1,798,458	1,521,787	195	34,177
Carter	124	110	105	153	176,631	173,418	38	3,895
Cascade	19,830	17,468	14,470	18,199	42,437,728	33,649,905	1,337	620,893
Chouteau	448	433	397	429	843,588	751,905	114	13,177
Custer	2,805	2,573	2,319	3,093	5,323,447	4,500,871	308	87,703
Daniels	315	310	310	402	716,494	622,839	80	9,846
Dawson	1,539	1,604	1,595	2,660	3,282,330	2,951,178	186	59,377
Deer Lodge	5,019	4,853	4,661	5,401	16,340,263	13,022,485	241	201,426
Fallon	249	256	231	257	394,203	370,801	73	6,527
Fergus	2,353	2,282	1,983	2,483	4,582,133	3,972,212	339	72,399
Fiathead	10,631	8,371	5,919	10,577	21,677,903	18,090,872	848	440,268
Gallatin	4,930	4,019	3,254	4,087	7,516,974	6,515,758	584	122,060
Garfield	85	74	71	74	122,889	112,156	25	1,949
Glacier	2,869	1,784	1,401	2,616	3,849,689	3,352,604	272	73,820
Golden Valley	27	26	25	26	51,912	49,043	15	1,105
Granite	486	404	322	463	777,057	704,588	86	14,218
Hill	2,591	2,419	2,018	2,812	4,332,943	3,775,724	299	69,747
Jefferson	376	296	241	408	533,322	495,209	87	10,764
Judith Basin	127	124	118	128	233,202	200,365	35	3,489
Lake	1,454	1,213	918	1,217	2,179,699	1,977,551	250	45,679
Lewis and Clark	8,234	7,136	6,194	8,628	16,579,405	13,773,558	714	272,999
Liberty	128	126	122	137	284,918	250,710	51	5,329
Lincoln	2,826	2,687	2,277	2,764	7,326,491	5,652,852	209	103,942
McCone	162	173	164	250	358,683	340,568	47	8,005
Madison	499	426	317	438	860,738	822,903	133	13,311
Meagher	542	551	402	388	672,481	644,451	60	16,349

Table C-1.5—INSURED WORKERS, TOTAL AND TAXABLE WAGES, COVERED EMPLOYERS' CONTRIBUTIONS

—(CONTINUED)—

	Gross Number of Workers Paid				Taxable Wages	Numbers* Covered Employers	Employer Cont'but'ns To Fund
	1951		1952				
	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter			
Mineral	546	440	375	494	958,599	55	18,760
Missoula	10,735	10,297	8,196	10,251	21,648,174	878	362,241
Musselshell	915	899	851	988	2,185,264	118	38,786
Park	2,394	2,121	1,657	2,247	3,701,067	322	65,507
Petroleum	49	55	62	78	95,217	15	2,121
Phillips	516	487	472	593	866,945	116	15,656
Pondera	922	841	767	881	2,047,631	153	32,647
Powder River	138	116	106	133	186,631	45	3,607
Powell	1,181	1,078	869	1,129	2,059,248	136	33,248
Prairie	183	197	165	208	284,685	39	5,310
Ravalli	1,316	1,252	1,036	1,278	2,257,637	253	44,856
Richland	1,490	1,664	1,208	1,490	2,768,783	221	51,000
Roosevelt	1,069	1,095	976	1,310	2,003,195	229	33,759
Rosebud	662	591	503	625	1,299,711	103	20,815
Sanders	1,765	1,707	1,248	1,565	3,438,936	140	78,612
Sheridan	714	639	552	787	1,219,752	156	21,760
Silver Bow	19,185	19,089	19,112	19,878	54,105,522	1,137	720,922
Stillwater	356	353	247	318	537,611	98	9,419
Sweet Grass	330	283	258	318	491,687	79	7,770
Teton	711	630	636	717	1,370,508	163	24,635
Toole	1,488	1,471	1,258	1,562	2,731,729	288	43,833
Treasure	76	110	100	236	247,681	14	5,135
Valley	1,488	1,332	1,126	1,592	2,422,911	223	44,129
Wheatland	366	349	292	330	451,348	76	8,962
Wibaux	129	152	98	136	247,668	33	3,937
Yellowstone	17,716	17,527	15,464	18,462	42,186,438	1,584	599,185
Statewide	16,000	13,778	13,438	15,809	38,202,346	150	522,249
Fiscal 1952 Total	155,304	142,542	123,895	155,016	\$338,293,617	13,997*	\$5,225,066
Fiscal 1951 Total	157,665	141,864	123,125	148,659	\$311,020,055	13,846	\$4,892,218
*As Listed for Third Quarter, 1951.							
(Refer to Page 36)							

*As Listed for Third Quarter, 1951.

(Refer to Page 35)

stores, and other employing companies which report through their head office or whose units are variable as to location.

Seasonal nature of employment in the several counties may be observed in the variations in employment from one quarter to another. The winter quarter is universally low in its employment averages, with the spring and summer quarters reporting the greatest volume of employment.

Wage totals as contrasted with taxable wages are affected by the law excluding wages in excess of \$3,000 in a year from the payroll contribution. For the state as a whole this exclusion removes more than 15 percent of the wage dollars from the contribution schedules. Counties in which industrial employment overshadows that of commercial nature show the greatest disparity between wages paid and taxable wages.

This tabulation is supplemented by that in Table 6, which gives the county distribution of unemployment benefits paid. Taken together the tables present an economic picture of covered employment, wages, and benefit payments within each county. For an industrial breakdown of this employment and wage data reference is made to Table C-1.

Contributions and Benefits, by Industry

Table C-2.5
(Pages 42-43)

Comparison of unemployment costs in a given industry with the payroll contributions paid into the insurance fund by that industry is afforded in Table C-2.5. This experience is portrayed for each major covered industry and for 34 principal component industries more or less actively represented in Montana. Data are given for the recent fiscal year, the next preceding fiscal year, and a cumulative total for the 13 years which have elapsed since payment of benefits began July 1, 1939. The contribution totals are exclusive of such collections prior to that date and also of interest payments on the reserve fund. The comparison therefore is strictly one of contributions from subject employers and payment of benefits, for an industry by industry review.

The percentage relation of these benefits to contributions, by industry, afford an accurate view of the impact of unemployment in the several industrial classifications. The cumulative percentage on all industry indicates payment of \$45.90 in benefits to every \$100 paid in as contributions during the thirteen years of benefit paying experience. This average is influenced downward by the low claim payments made during the war years of 1942 to 1946, and by the extent to which servicemen's readjustment allowances carried the unemployment burden during the years 1946 to 1949. By fiscal years the statewide percentages for all industry were:

1940.....	114.4	1945.....	2.07	1949.....	45.8
1941.....	106.6	1946.....	23.57	1950.....	113.4
1942.....	55.4	1947.....	25.69	1951.....	51.1
1943.....	5.1	1948.....	35.14	1952.....	40.4
1944.....	2.5				

Thus the 1952 percentage of 40.4 is the lowest since 1948 and is substantially below those recorded in 1940 and 1941, but exceeds those from 1943 to 1948 because of the factors already mentioned. Relatively full employment during both 1951 and 1952 reduced unemployment and accordingly lessened the amounts paid out in benefits. The percentage in 1950 was pushed upward by the nationwide wave of unemployment created by the inventory recession and was affected also by extraordinary seasonal interruptions to employment.

Seasonal nature of different industries is readily traceable through their comparative experiences. A lower percentage relation is shown for those industries which are least subject to interruptions of employment for seasonal reasons, while the industries vulnerable to seasonal influences reflect a markedly higher percentage. Extent to which contract construction, for instance, is affected by winter layoffs and consequent benefit claims, is measured by its 13 year percentage of 84, higher than any other major industry. Finance, insurance, and real estate, on the other hand, maintains year-round employment and produces at 14.3 a much lower percentage of benefits to contributions.

An item of "no industry chargeable" arises in the tabulation as a result of provisions in the law absolving employers from the "charge-back" item on claims following certain specified work separation conditions. Under accounting methods more recently adopted these items are being allocated to the industry without directly charging an individual employer account. Nearly all such payments during fiscal 1952 were assigned in that fashion.

Subject Summary of changes in the number of employing
Employer Accounts establishments in the state subject to unemployment
Table C-3 insurance contributions as shown in Table C-3
 C-3 reflects a gradual growth in total numbers and increasing stability within the employer group. There were 300 more such reporting establishments at the end of fiscal 1952 than at its beginning, yet the number of new accounts which became subject during the year and the number of subject accounts which ceased to give employment and therefore passed

**Table C-3—SUMMARY OF SUBJECT EMPLOYER
ACCOUNT TRANSACTIONS**

Quarter Ending	Fiscal 1951, 1952				
	Change of Ownership	Ceased Employ'm't	Resumed Employ'm't	New Accounts	Active Employers
September 30, 1950	383	494	133	378	13,670
December 31	261	345	108	313	13,746
March 31, 1951	334	457	122	378	13,789
June 30	424	521	103	395	13,766
Fiscal 1951	1,402	1,817	466	1,464	
September 30, 1951	376	332	79	361	13,874
December 31	381	352	100	322	13,944
March 31, 1952	385	312	115	289	14,036
June 30	395	311	84	352	14,161
Fiscal 1952	1,537	1,307	378	1,324	

Table C-2.5—AMOUNT CONTRIBUTIONS AND BENEFITS PAID

Fiscal 1951, Fiscal 1952, and 13-Year Period

	July 1, 1950, to June 30, 1951			July 1, 1951, to June 30, 1952			13-Year Period July 1, 1939, to June 30, 1952		
	Amount Contri- bution	Amount Benefits	Percent Benefits of Contri- bution	Amount Contri- bution	Amount Benefits	Percent Benefits of Contri- bution	Amount Contri- bution	Amount Benefits	Percent Benefits of Contri- bution
INDUSTRIAL CLASSIFICATION									
TOTAL—ALL INDUSTRIES	\$5,022,283	\$2,568,298	51.1	\$5,225,066	\$2,112,925	40.4	\$48,719,699	\$22,373,783	45.9
Mining	581,727	182,737	31.4	617,397	134,432	21.8	8,283,356	3,369,049	40.9
Metal Mining	435,224	108,153	24.8	424,689	80,141	18.9	6,036,242	2,345,526	38.9
Coal Mining	47,643	54,055	113.5	38,382	30,431	79.3	838,186	630,417	75.2
Petroleum and Gas Prod.	68,433	14,093	20.6	119,939	12,806	10.7	1,065,748	238,714	22.4
Non-metallic Mining	30,427	6,436	21.2	34,387	11,054	32.1	293,180	154,392	52.7
Contract Construction	921,673	606,479	65.8	940,075	679,208	72.3	5,517,318	4,635,688	84.0
Building	326,038	204,370	62.8	280,496	251,014	89.5	1,789,709	1,449,844	81.0
Other than Building	381,476	313,513	82.2	479,048	326,801	68.2	2,453,652	2,463,021	100.3
Special Trade	214,159	88,096	41.1	180,531	101,393	56.2	1,271,957	722,823	56.8
Manufacturing	976,850	463,814	47.5	999,727	440,794	44.1	10,551,789	4,349,377	41.2
Food and Kindred Prod.	204,229	153,706	75.3	199,519	125,214	62.8	2,398,503	1,542,744	64.3
Lumber and Timber	393,913	272,957	69.5	404,926	285,715	70.6	2,979,657	2,279,451	76.5
Printing and Publishing	58,383	10,472	17.9	60,671	6,063	10.0	722,652	84,219	11.7
Petroleum, Coal Products	34,284	4,060	11.8	43,829	1,274	2.9	549,957	61,954	11.3
Primary Metal Industries	192,709	2,054	1.1	185,583	3,500	1.9	2,736,538	93,599	3.4
Misc. Manufacturing	94,331	20,565	21.8	105,399	19,028	18.1	1,104,482	287,410	24.7
Trans. Commun. & Utilities	349,670	74,483	21.3	394,492	64,512	16.4	3,894,799	825,101	21.2
Transportation (Ex. Railroads)	153,389	33,351	21.7	176,131	32,396	18.4	1,556,319	377,026	24.2
Telephone and Telegraph	80,097	16,426	20.5	95,772	12,009	12.5	858,126	127,346	14.8
Utilities (Public Service)	116,184	24,706	21.3	122,589	20,107	16.4	1,480,354	320,729	21.7

Table C-2.5—AMOUNT CONTRIBUTIONS AND BENEFITS PAID

—(CONTINUED)—
Fiscal 1951, Fiscal 1952, and 13-Year Period

	July 1, 1950, to June 30, 1951			July 1, 1951, to June 30, 1952			13-Year Period July 1, 1939, to June 30, 1952		
	Amount Contri- bution	Amount Benefits Contri- bution	Percent Contri- bution	Amount Contri- bution	Amount Benefits Contri- bution	Percent Contri- bution	Amount Contri- bution	Amount Benefits Contri- bution	Percent Contri- bution
INDUSTRIAL CLASSIFICATION									
Wholesale-Retail Trade	1,489,584	709,857	47.7	1,578,643	526,892	33.4	14,618,747	5,951,710	40.6
Wholesale	336,660	90,339	26.8	437,077	95,297	21.8	4,332,777	1,131,948	26.1
Retail Merchandise	802,680	281,952	35.1	774,586	188,998	24.4	7,180,885	2,218,093	30.9
Eating and Drinking Estab.	301,402	324,875	107.8	321,655	233,062	74.5	2,607,847	2,416,889	92.7
Filling Stations	48,843	12,691	26.0	54,325	9,535	17.6	527,238	184,779	35.0
Finance, Insurance, Real Estate	128,548	26,774	20.8	144,642	20,347	14.1	1,474,345	211,534	14.8
Banks and Trust Companies	49,670	8,011	16.1	53,482	2,053	3.8	621,732	44,718	7.2
Security Dealers, Invest.	881	474	53.8	1,089	80	7.3	13,465	5,621	41.7
Finance Agencies	10,131	2,683	26.5	12,175	1,600	13.1	131,091	22,681	17.3
Insurance Carriers	25,074	3,327	13.2	28,989	2,425	8.4	273,510	21,851	8.0
Insurance Agents, Brokers	8,808	1,462	16.6	11,494	1,747	15.2	72,497	11,346	15.7
Real Estate	23,253	7,805	33.6	26,674	10,236	38.4	256,112	85,436	33.4
Ins. Law, Loans	10,731	3,012	28.1	10,649	2,206	20.7	105,938	19,881	18.8
Holding Companies	—	—	—	90	—	—	90	—	—
Service Industries	429,997	258,152	63.0	489,229	206,894	42.3	4,063,312	1,901,638	46.8
Hotels, Rooming Houses, Camps	105,985	114,478	108.0	115,446	106,546	92.3	877,045	799,218	91.1
Personal Service	83,767	57,028	68.1	89,609	37,942	42.3	877,290	431,134	49.1
Business and Repair Service	108,693	27,055	24.7	112,726	20,055	17.8	901,427	211,800	23.5
Motion Pict., Amusements	50,459	30,184	59.8	48,059	20,541	42.7	487,698	236,532	48.5
Professional and Social	80,093	29,407	36.7	123,389	21,810	17.7	919,852	222,954	24.2
Miscellaneous N.E.C.*	144,233	60,610	42.0	60,861	34,538	56.7	336,032	157,219	46.8
No Industry Chargeable	—	185,892	—	—	—	—	—	972,417	—

*Not Elsewhere Classified—Includes non-profit organizations, forestry, and fishing.

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out of the employment picture, both decreased materially. Also there were 88 fewer establishments which resumed employment after a lapse of a year or more in 1952 than in 1951.

Increase in the number of covered accounts changing hands during the year amounted to nearly ten percent, perhaps an indication of favorable economic conditions and healthy business prospects. At the same time the number of business deaths in 1952 decreased 510, or 28 percent, confirming the economic stability theory.

Figures given in the summary are on a quarterly basis. Fluctuations of the various recorded items from quarter to quarter appear to have been at a minimum, indicating no sudden changes in conditions affected the covered labor market either positively or negatively.

**Weekly Claims Classified
by Benefit Amount**
Table D-3

Most of the benefit checks under the unemployment insurance program in Montana are for \$20 each, since the great majority of claimants have wage records entitling them to the maximum amount. Table D-3 portrays the distribution of all benefits into the check levels from \$7.00 to \$20.00. By far the bulk of the benefits falls into the \$20 class,

**Table D-3—WEEKLY CLAIMS CLASSIFIED BY
BENEFIT AMOUNT**

Calendar 1951					
Weekly Benefit Amount	Number	Checks Percentage	Amount	Benefits Percentage	
\$ 7.00	2,755	2.15	\$ 19,285	.84	
8.00	2,213	1.73	17,704	.77	
9.00	2,610	2.03	23,490	1.03	
10.00	2,704	2.11	27,040	1.18	
11.00	2,629	2.05	28,919	1.26	
12.00	2,941	2.29	35,292	1.54	
13.00	3,649	2.84	47,437	2.07	
14.00	3,804	2.97	53,256	2.33	
15.00	3,976	3.10	59,640	2.60	
16.00	3,469	2.70	55,504	2.42	
17.00	4,652	3.63	79,084	3.45	
18.00	4,345	3.39	78,210	3.42	
19.00	4,571	3.56	86,849	3.79	
20.00	<u>83,951</u>	<u>65.45</u>	<u>1,679,020</u>	<u>73.30</u>	
Totals, 1951	128,269	100.00	\$2,290,730	100.00	

both in number and total amount. Minor percentages of the qualified unemployed workers received checks ranging from \$13.00 to \$19.00, and still smaller percentages in the \$7.00 to \$12.00 brackets.

Preponderance of the \$20.00 benefit check results from the moderate wage levels required to qualify for that figure. Total earnings of \$600 in a single quarter will yield a \$20 benefit series. Or \$423 in one quarter and not less than \$177 total in the other three will do the same.

Experience Rating Accounts Distribution of employer accounts, first by amount of payroll, and second by industry divisions, is shown in Tables E-2 and E-3. Montana's experience rating laws (Title 87) set up five rates of taxation on payrolls of covered establishments according to their standing when measured by these three factors in their employment experience: (1) average annual percentage declines in taxable payrolls for the last three preceding years; (2) number of years the employer has paid contributions; and (3) chargebacks of benefits to the employer's experience account.

This scale of five rates replaces the original flat 2.7% on all subject payrolls. That rate continues as the highest applicable, and is paid by those employers whose years of subjectivity to the act are not more than five, or whose chargebacks of benefits paid to former employees exceeded the amount of contributions paid by that employer in the latest three years.

Table E-2 classifies the 14,146 Montana employers as to their tax rate and the amount of their respective payrolls for the preceding fiscal year. Largest of the groups, in numbers, is that of employers paying less than \$5,000 a year in taxable wages; the number declines steadily through the subsequent classifications. Only 12 are in the group listing \$1,000,000 or more in the year's taxable wages.

Table E-3 classifies the same 14,146 employers according to broad industrial categories in which they are engaged. Forty-six percent of listed establishments are concentrated in wholesale and retail trade; next come service establishments with 23% of the total; construction is third with 10%. Manufacturing as one group and finance, insurance, and real estate as another, each take slightly more than 6%; agricultural services, mining, transportation, and unclassified establishments between them account for the remaining percentage.

Rated accounts increased in number more than 700 in 1952 as more establishments reached maturity under experience rating standards.

Savings to Employers Reduced payroll taxes under experience rating made a saving to employers of more than two million dollars in 1951 from the contributions that would have been assessed under the previous 2.7 percent rate, according to compilations appearing as Table E-4. Effect of experience rating upon major industrial groups is also shown. Largest percentage gain is made in the finance, insurance and real estate group; largest lump sum of saving is by wholesale and retail trade.

Seasonality of employment can be traced as an important influence in producing higher bracket rates for the industries in which extended curtailment of payrolls occurs on a regular pattern. Contract construction is an important example with its

Table E-2—EXPERIENCE RATING ACCOUNTS

Classified by Employer Contribution Rates and Size of Taxable Payroll

Calendar 1952

Taxable Wages of Employing Unit	Employer Accounts		Distribution of Rated Accounts by Contribution Rates					
	Total	*Unrated	Rated	1.0%	1.5%	2.0%	2.5%	2.7%
Less than \$5,000	7,695	3,290	4,405	1,164	770	763	573	1,135
\$5,000 to \$9,999	2,604	542	2,062	656	306	407	279	414
\$10,000 to \$19,999	1,871	311	1,560	439	259	361	228	273
\$20,000 to \$49,999	1,211	167	1,044	236	261	242	155	150
\$50,000 to \$99,999	441	52	389	70	135	76	59	49
\$100,000 to \$999,999	312	25	287	22	141	41	31	52
\$1,000,000 and Over	12	2	10	0	9	0	0	1
Totals	14,146	4,389	9,757	2,587	1,881	1,890	1,325	2,074

* All Unrated Accounts are subject to contribution rate of 2.7%. An account is "unrated" when it has, under the law, less than five years of employment experience to qualify for rating.

Classification Basis: Taxable payroll for Fiscal, 1951.

Contribution rates applicable to taxable wages in 1952.

Number of accounts is as of January 1, 1952.

(Refer to Page 45)

Table E-3—EXPERIENCE RATING ACCOUNTS

Classified by Employer Contribution Rates and Major Industrial Grouping
Calendar 1952

Major Industrial Groups	Employer Accounts			Distribution of Rated Accounts by Contribution Rates					
	Total	*Unrated	Rated	1.0%	1.5%	2.0%	2.5%	2.7%	
Agriculture, Forestry and Fishing	17	9	8	1	1	1	3	2	
Mining	450	174	276	58	46	55	47	70	
Construction	1,459	794	665	37	60	146	214	208	
Manufacturing	905	307	598	101	113	96	85	203	
Transportation, Communication and Utilities	500	165	335	50	101	77	55	52	
Wholesale and Retail Trade	6,527	1,803	4,924	1,297	971	969	637	1,050	
Finance, Insurance and Real Estate	877	201	676	371	142	98	20	45	
Service Industries	3,298	1,031	2,267	689	446	446	263	443	
Establishments Not Elsewhere Classified	113	105	8	3	1	2	1	1	
Totals	14,146	4,389	9,757	2,587	1,881	1,890	1,325	2,074	

* All Unrated Accounts are subject to contribution rate of 2.7%. An account is "unrated" when it has, under the law, less than five years of employment experience to qualify for rating.

Classification Basis: Industrial status during Fiscal 1951.

Contribution rates applicable to taxable wages in 1952.

Number of accounts is as of January 1, 1952.

(Refer to Page 45)

Table E-4—EXPERIENCE RATING SAVINGS TO EMPLOYERS

By Industrial Groups—1951

Industrial Groups	Employers 4th Quarter 1951	Taxable Wages 1951	Contributions at 2.7%	Contributions Paid	Savings to Employers	Percent Saved	Average Rate
Forestry, Fishing	18	\$ 90,036.55	\$ 2,430.99	\$ 2,420.27	\$ 10.72	0.4	2.68
Mining	459	33,228,631.82	897,173.06	557,936.63	339,236.43	37.8	1.67
Contract Construction	1,398	37,062,154.66	1,000,678.18	915,163.04	85,515.14	8.5	2.46
Manufacturing	903	51,116,947.70	1,380,157.59	940,728.63	439,428.96	31.8	1.84
Transportation, Communication, Public Utilities	492	22,109,303.05	596,951.18	365,503.66	231,447.52	38.8	1.65
Wholesale, Retail Trade	6,451	85,551,167.91	2,309,881.53	1,529,496.99	780,384.54	33.7	1.78
Finance, Insurance, Real Estate	881	9,113,443.51	246,062.97	135,228.77	110,834.20	45.0	1.48
Service Industries	3,229	25,137,708.48	678,718.13	496,997.85	181,720.28	26.7	1.97
Not Classified	113	575,974.01	15,551.30	15,275.83	275.47	1.7	2.65
Totals	13,944	\$263,985,367.69	\$7,127,004.93	\$4,958,751.67	\$2,168,853.26	30.4	1.87

(Refer to Page 45)

million dollar potential contribution which is shaved by only \$85,000 through favorable rates earned by a few year-round contractors. Two other groups with relatively light employment are still farther down the saving ladder.

Service industries and commercial trade are affected by variations in strictly seasonal industries, curtailing employment in direct sympathy with force reductions among outdoor activities. Mining is relatively stable in employment but suffers a setback in a percentage sense because of the summer interruptions occurring in coal production and is also slightly affected by winter curtailment of employment in oil production and in other non-mineral mining industries.

Manufacturing industries stand second in total of contributions to the fund. Contribution rates in processing of primary metals are low but the average is elevated by inclusion of highly seasonal food processing and lumber and logging payrolls.

**Claims Processed
And Benefits Paid**
Table 5
(Page 50)

The 1952 claim volume and benefit payments made, by months, are presented in Table 5, along with comparison of totals for the two preceding fiscal years. Favorable aspects of Montana economy during 1952 are clearly reflected in the reduced total of benefit payments, 55 percent below 1950 and 18 percent below 1951. The perpendicular decline from 1950 level is accounted for by recovery from the unstable economic conditions in 1949 and 1950, which had resulted in a record total of benefit payments.

Within the year 1952 there was the normal seasonal increase in claim activities beginning in November, reaching its peak in January and February, and dwindling rapidly through March and April. During the summer months a relatively low level was followed, also in accordance with seasonal experience.

Only 11,258 of the 17,158 new claims received were carried through the required waiting period and to issuance of a first check. This is a shrinkage of 34 percent and includes those who were found ineligible as well as those who returned to work or ceased to prosecute the claim for other reason. The drop-outs after being found eligible amounted to thirty percent.

Exhaustions as listed under benefit payments has reference to the claimants who drew their full entitlement under the claim, amounting to 18 weekly payments in their benefit year. The relatively small proportion exhausting their claim potential during 1952 is further testimony to the favorable employment economy prevailing in the state.

**Distribution
Of Benefits**
Table 6

Payment of benefit claims during 1952 flowed into the trade channels of every county in the state. Interruptions to gainful employment of insured workers were thus partially compensated, to the extent provided under the law, and the state's economy maintained a fairly even flow during periods which would otherwise have

Table 5—MONTANA U. C. CLAIMS PROCESSED AND BENEFITS PAID

By Months — Fiscal 1952

Month	New Claims				Continued Claims			Benefit Payments		
	Eligible	Ineligible	Total	Unqualified	Compensated	Total	First	Exhausted	Number Payments	Amount
July, 1951	341	21	362	303	3,059	3,362	197	141	3,059	\$ 52,880.00
August	495	26	521	290	2,630	2,920	185	106	2,630	45,115.75
September	728	35	761	205	1,620	1,825	121	84	1,620	28,225.00
October	469	30	499	262	1,970	2,232	201	62	1,970	34,858.00
November	1,089	80	1,169	409	3,239	3,648	295	97	3,239	58,614.88
December	1,784	120	1,904	807	7,176	7,983	958	169	7,176	131,344.00
January, 1952	4,972	410	5,382	1,567	17,403	18,970	2,463	280	17,403	324,301.00
February	2,781	176	2,957	1,813	24,247	26,060	3,679	149	24,247	449,234.26
March	1,673	117	1,790	1,880	26,154	28,034	1,749	201	26,154	482,669.91
April	945	62	1,007	883	17,158	18,041	893	358	17,158	314,255.83
May	325	33	358	539	7,343	7,882	338	302	7,343	130,611.40
June	440	8	448	266	3,495	3,761	179	235	3,495	60,815.00
Fiscal 1952	16,040	1,118	17,158	9,224	115,494	124,718	11,258	2,184	115,494	\$5,112,925.13
Fiscal 1951	16,268	1,155	17,423	7,133	144,625	151,758	12,591	3,967	144,625	2,568,297.85
Fiscal 1950	24,993	1,346	26,339	8,360	261,305	269,665	21,648	6,813	261,305	4,696,695.52

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been marked by lack of purchasing power. Distribution of these payments by county is shown in Table 6.

By Counties—Fiscal 1952

Fiscal 1952

seasonal operations as lumber and logging, heavy construction, and food processing. At the other extreme were Golden Valley, Treasure, Garfield, Petroleum, Powder River counties, in each of which benefit payments were less than \$1,000.

Benefit totals were substantially less in 1952 than in the preceding year and were only 41 percent of those in the fiscal year 1950, when more than half million dollars in servicemen's readjustment allowances swelled the total and employment conditions were further impaired by the post-war inventory recession period. During 1952 the servicemen allowances amounted to only \$2,200, and are not included in the Table 6 figures.

Ranking of all counties by their 1952 benefit amounts, with parenthetical indication of their corresponding rank in 1951, follows. In general the displacement was slight, with a few exceptions. Fergus rose from 16th to ninth, Park from 18th to 13th, Sweet Grass from 50th to 43rd, while Musselshell drew less benefits and dropped from tenth to 17th in the listing, Pondera from 38th to 31st, Dawson from 27th to 40th, and Powder River from 48th to 56th.

**Initial Benefit
Claims Received**
Table 8

Initial claims received each month of fiscal 1952, and the number which were filed by women claimants, are disclosed in Table 8. This compilation differs slightly from figures in Table 5, as it is a study of claims received while Table 5 has to do with claims processed, regardless of the time of filing. "New" claims as listed in Table 8 are those claims which are intended to inaugurate a new claim account for the person filing. "Additional" claims are those intended to re-open a claim account which has already been established and whose benefit year or benefit rights have not expired.

The figures by month for women claimants illustrate the important part women perform in the labor market. They also indicate that employment of women is subject to less interruption of seasonal nature than that of men. The number of women claimants ranged from 212 to 1,243 during the year, while the number of men claimants varied from 342 in June to 5,066 in January. During six summer and fall months of the year there were about as many women as men presenting initial claims for benefits.

The disparity in figures for August, 1951, resulted from a brief strike situation in the copper industry, which caused extensive lay-offs of short duration in other industrial and commercial employment and thereby inflated the initial claim filing during that month.

Totals of the items in Table 8, for the years 1946 through 1952, are included for purpose of comparison and further study. The percentage of women among those filing initial claims ap-

pears to be fairly constant, ranging from 20 percent to 28 percent. It was the lowest in 1950, the year of the inventory recession, and highest in 1947.

Table 8—INITIAL BENEFIT CLAIMS RECEIVED

Month	By Months — Fiscal 1952						
	New		Additional		All Initial		Percent Female
	Claims	Female	Claims	Female	Claims	Female	
July 1951	342	187	251	75	593	262	44.2
August	887	185	300	75	1,187	260	21.9
September	378	187	166	85	544	272	50.0
October	425	264	235	86	660	350	53.0
November	1,612	268	1,136	158	2,748	426	15.5
December	2,504	314	1,300	124	3,804	438	11.5
January 1952	5,365	1,078	944	165	6,309	1,243	19.7
February	1,813	418	640	86	2,453	504	20.5
March	1,137	254	620	89	1,757	343	19.5
April	723	301	415	67	1,138	368	32.3
May	351	194	247	73	598	267	44.6
June	402	154	152	58	554	212	38.3
Total Fiscal 1952	15,939	3,804	6,406	1,141	22,345	4,945	22.1

C O M P A R I S O N							
Fiscal Year							
1946	11,344	2,413	1,927	492	13,271	2,905	21.9
1947	9,343	2,669	3,637	946	12,980	3,615	27.9
1948	10,379	2,534	3,773	744	14,152	3,278	23.2
1949	13,851	3,744	5,786	1,252	19,601	4,935	25.2
1950	25,409	5,678	9,647	1,458	35,056	7,136	20.4
1951	16,787	4,659	7,174	1,386	23,961	6,045	25.2
1952	15,939	3,804	6,406	1,141	22,345	4,945	22.1

**Claimants
Exhausting Benefits
Table 7**

Exhaustion of benefits rights by claimants was on a lower percentage scale in fiscal 1952 than in any previous year since payment of benefits began in 1939. Only 14 of every hundred claimants qualified for and received the full 18 such benefits to which they are limited by the law. A year before there were 24 of every 100 in the 18-check class, and in 1948 it was 34 out of 100. Average for all the years has been 29.4, or more than double the proportion achieved in the year just closed.

As shown in Table 7, exhaustions in the post-war years have averaged lower than those before the war period, but none approached the low record established this year. Favorable labor market conditions played a part in bringing the percentage down.

Suitable job opportunities, and ready acceptance of job offers by those in claimant status, trimmed the proportion of full-term claimants to a minimum. While comparable employment conditions existed during war-time the acceptance of job offers even then was not equal to that which marked 1952.

Table 7—CLAIMANTS EXHAUSTING BENEFITS

Fiscal Year	New Claims			Claims Exhausted			Percent Exhaustion		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
1940	27,385	—	—	9,578	—	—	35.1	—	—
1941	26,557	—	—	10,543	—	—	39.1	—	—
1942	16,805	—	—	5,668	—	—	33.1	—	—
1943	2,234	—	—	664	—	—	29.7	—	—
1944	1,110	—	—	193	—	—	17.4	—	—
1945	765	—	—	216	—	—	28.2	—	—
1946	9,875	7,801	2,074	1,772	1,010	762	17.9	12.9	36.7
1947	8,327	5,995	2,332	2,518	1,286	1,232	30.2	21.5	52.8
1948	7,819	5,708	2,111	2,679	1,403	1,276	34.3	24.6	60.4
1949	12,706	9,529	3,177	3,329	1,892	1,431	26.2	19.9	45.0
1950	24,993	19,495	5,498	6,813	4,581	2,232	27.3	23.5	40.6
1951	18,268	11,925	4,343	3,967	2,031	1,936	24.4	17.0	44.6
1952	18,040	11,998	4,042	2,224	1,228	996	13.9	10.2	24.6
Average	13,145	10,350	3,368	3,859	1,919	1,409	29.4	18.5	41.8

Beginning with statistical data for 1946, the number of men and of women claimants is provided. Percentage of women claimants drawing their full complement of benefit checks has been consistently higher than among the men, reflecting the less fluid condition of the labor market as regards women applicants for work. The percentage columns reveal that 1952 established the low mark for both women and men in the matter of actual exhaustion of claim potentials.

The tabulation affords also a numerical view of the number of claimants making claim for benefits during each of the years. War years saw the figure sink almost to the vanishing point, and the three years following the war produced lower claim figures than would otherwise have been listed, because of the readjustment allowance program compensating unemployment among released veterans during those years.

Benefits By Month Highest volume of benefit payments in fiscal 1952 was in the month of March, following the heavy filing of initial claims in the three preceding months on the normal seasonal pattern of Montana unemployment. **Table 10** Interstate claims from workers with Montana wage credits who had left the state followed the same monthly trend as those filing from within the state, and comprised ten percent or more of the total payments each month.

September recorded the lowest monthly total of benefits during the year, with just about six percent of the March total. This, too, is in accord with seasonal experience. After September

the usual curtailment of job opportunities results in an increasing flow of claimants for benefits, reaching its peak in midwinter and shrinking rapidly as spring enables resumption of work in seasonal occupations. The total of benefit payments in fiscal 1952 is substantially below that for previous post-war years.

Table 10—DISTRIBUTION OF BENEFIT PAYMENTS

By Months — Fiscal 1952

Month	Intrastate (Montana)	Interstate (IB)	Total
July, 1951	\$ 47,060.00	\$ 5,820.00	\$ 52,880.00
August	39,407.00	5,708.75	45,115.75
September	24,894.00	3,331.00	28,225.00
October	30,042.00	4,816.00	34,858.00
November	51,138.00	7,476.98	58,614.98
December	118,014.00	13,330.00	131,344.00
January, 1952	287,855.00	36,446.00	324,301.00
February	408,455.00	40,779.26	449,234.26
March	425,348.00	57,321.91	482,669.91
April	278,730.00	35,525.83	314,255.83
May	117,460.00	13,151.40	130,611.40
June	53,864.00	6,951.00	60,815.00
Fiscal 1952	\$1,882,267.00	\$230,658.13	\$2,112,925.13
Fiscal 1951	\$2,303,824.02	\$264,473.83	\$2,568,351.85

**Distribution
Interstate Benefits
Table 9**

Under the interstate benefit plan a Montana worker may move to another state, seek work, and if unemployed and otherwise qualified, may draw unemployment benefits from Montana. The extent to which this privilege is exercised, and the states to which such workers have migrated, is indicated in Table 9.

Table 9—INTERSTATE BENEFIT PAYMENTS

By States — Fiscal 1952

State	Number	Amount	State	Number	Amount
Alabama	68	\$ 1,328.00	New York	29	\$ 496.00
Arizona	283	5,467.00	North Carolina	20	300.00
Arkansas	68	1,173.00	North Dakota	676	13,033.00
California	1,651	31,253.00	Ohio	44	836.00
Colorado	75	1,460.00	Oklahoma	147	2,707.00
Connecticut	24	454.00	Oregon	880	16,907.00
Delaware	—	—	Pennsylvania	48	960.00
Florida	59	1,113.00	Rhode Island	26	520.00
Georgia	78	1,493.00	South Carolina	18	360.00
Idaho	1,418	26,195.46	South Dakota	277	5,222.00
Illinois	76	1,440.00	Tennessee	85	1,554.00
Indiana	61	1,208.00	Texas	127	2,452.00
Iowa	26	508.00	Utah	162	3,140.83
Kansas	104	1,943.00	Vermont	15	295.00
Kentucky	30	592.00	Virginia	11	168.00
Louisiana	60	1,167.00	Washington	2,779	51,066.49
Maine	45	846.00	West Virginia	34	680.00
Maryland	14	280.00	Wisconsin	168	3,105.00
Massachusetts	8	160.00	Wyoming	297	5,366.35
Michigan	252	4,654.00	Alaska	75	1,498.00
Minnesota	1,486	28,054.00	Canada	8	160.00
Mississippi	26	454.00	District of Columbia	1	20.00
Missouri	274	5,267.00	Hawaii	—	—
Nebraska	33	552.00			
Nevada	60	1,188.00	Fiscal 1952	12,294	\$230,658.13
New Hampshire	—	—			
New Jersey	—	—	Fiscal 1951	14,519	\$264,473.83
New Mexico	88	1,562.00			

In only four states and territories—Delaware, New Hampshire, New Jersey, and Hawaii, were no benefit claims originated for forwarding to Montana during fiscal 1952. The previous year every state but New Hampshire was represented.

In volume of claims received here Washington led all other states by a wide margin. California was second, followed by Minnesota, Idaho, Oregon, and North Dakota. Other states figuring heavily in this respect were Arizona, Wyoming, Missouri, and South Dakota. Total number of benefit claims thus received from other states was substantially less in 1952 than in 1951, and represented only forty percent of the 1950 transactions.

**Interstate
Claims Received
Table 11**

Record of interstate claims submitted from other states by former Montana workers is presented in Table 11. Since this is a gross figure, and includes waiting weeks as well as ineligible or disqualified claims, it does not agree with tabulation of such claims actually receiving payment. In general the seasonal pattern

Table 11—INTERSTATE CLAIMS RECEIVED

By Months — Fiscal 1952

(Montana Claims Submitted from Other States)

Month	Initial Claims		Continued Claims	
	Total	Female	Total	Female
July 1951	107	41	507	279
August	85	39	418	227
September	97	53	319	168
October	174	66	470	258
November	344	78	841	306
December	573	78	1,886	389
January 1952	851	145	3,570	575
February	435	78	3,843	693
March	290	59	3,328	633
April	159	39	1,874	483
May	114	40	938	291
June	95	26	493	193
Fiscal 1952	3,324	742	18,487	4,495

COMPARISON

Fiscal Year	Total	Female	Total	Female
1947	1,182	424	7,081	2,840
1948	1,446	473	9,000	3,384
1949	1,657	591	11,104	4,339
1950	5,504	1,072	39,254	7,920
1951	3,582	855	20,159	5,974
1952	3,324	742	18,487	4,495

reflected in this inflow of claims from other states follows about the same trends and timing as do those filed in Montana, except that the peak period is reached about a month earlier and the decline begins that much sooner.

The tabulation includes the count of claims from women, revealing that approximately one-fourth of these former Montana workers were feminine. It also indicates, as is the case with Montana resident claimants, that the seasonality of women's work is less pronounced than that of men.

Comparison with totals for other recent years reveals that the year 1952 showed the least volume of such interstate claims of any of the past three years, but is still substantially higher than the level reached in 1947, 1948 and 1949.

**Outgoing
Interstate Claims
Table 11.5**

There are two separate phases of the interstate benefit program. One has to do with the claims taken in Montana offices for claimants whose wage credits were earned in some other state,

which are summarized in Table 11.5. The other is comprised of those claims filed by former Montana workers from some other state or territory and forwarded to Montana, data on which are presented in Tables 9 and 11. The volume of outgoing interstate claims in 1952 was one-fourth less in 1952 than in 1951. It was approximately one-half as great as the incoming claims against Montana wage records.

Table 11.5—INTERSTATE CLAIMS TRANSACTIONS

(Claims by Months Against Other States, Taken in Montana Offices)

Month	All	Female	All	Female	All	Female
July '51	77	54	342	281	419	335
August	58	42	319	263	377	305
September	65	39	341	262	406	301
October	92	54	311	252	403	306
November	185	53	498	301	683	354
December	251	51	801	299	1,052	350
January '52	370	72	1,529	353	1,899	425
February	194	45	1,706	343	1,900	388
March	131	35	1,429	301	1,560	336
April	106	47	946	270	1,052	317
May	91	44	454	247	545	291
June	68	46	376	248	444	294
Fiscal 1952	1,688	582	9,052	3,420	10,740	4,002

Comparison

Fiscal 1947	3,824	1,787	38,013	19,204	41,837	20,991
Fiscal 1948	1,963	884	10,213	7,081	12,176	7,965
Fiscal 1949	2,224	878	17,323	6,346	19,547	7,224
Fiscal 1950	4,278	1,112	28,765	8,922	33,043	10,034
Fiscal 1951	2,086	802	13,138	5,846	15,224	6,648
Fiscal 1952	1,688	582	9,052	3,420	10,740	4,002

Figures are presented on a monthly basis, showing total claims both initial and continued, and the number of these which were filed by women. Seasonal aspects of the monthly flow of these interstate claims conform closely to the seasonal trends in strictly Montana claims. A peculiar attribute of the records for 1952 is the uniformity in number of claims filed by women for each of the twelve months.

Comparison of the totals for each of the past six years gives a picture of fluctuations in the in-migration of insured workers from other states. The year 1947 had the heaviest volume, largely a carryover from wartime, when hordes of Montana workers were employed outside the state and returned here after the war work subsided. In 1950 another upsurge is noted, reflecting the unrest and migration of workers during the time of slackening employment caused by the inventory recession of 1949-1950. The volume recorded for the year 1952 is the lowest of the six-year period.

**Benefits
By Sex
Table 12**

The benefit payments as shown in Table 10, by months, are arrayed in Table 12 to show the number of claimants who participated in the distribution, the number of them who were women, and the amount of payments that went to women claimants. This compilation discloses that the greatest number of claimants receiving benefits in a single month in fiscal 1952 was 7,453, in March; the least number in a month was 624 in September. For the preceding fiscal year the high figure was 8,608 in March, and 1,258 in September. In the heavy year of 1950 the high month was February, with 14,418, and August was low with 2,422.

Table 12—DISTRIBUTION OF BENEFITS

Month	By Sex and Month—Fiscal 1952							
	Eligible Claimants				Number and Amount of Benefits			
	Total	Male	Female	% Fem.	Total	Female	Total	Female
July 1951	1,118	475	643	57.5	3,059	1,890	\$ 52,880.00	\$ 31,053.00
August	815	326	489	60.4	2,630	1,649	45,115.75	26,835.00
September	624	233	391	62.7	1,620	1,062	28,225.00	17,861.00
October	694	263	431	62.1	1,970	1,279	34,858.00	21,899.00
November	1,266	776	490	38.7	3,239	1,536	58,614.98	26,569.00
December	2,698	2,031	667	24.7	7,176	2,088	131,344.00	35,279.00
January 1952	5,390	4,494	896	16.6	17,403	3,264	324,301.00	55,564.00
February	6,884	5,618	1,266	18.4	24,247	4,713	449,234.26	78,891.00
March	7,453	5,950	1,503	20.2	26,154	5,393	482,669.91	90,098.00
April	5,856	4,530	1,326	22.6	17,158	4,460	314,255.83	74,326.00
May	2,621	1,646	975	37.2	7,343	3,135	130,611.40	51,403.00
June	1,235	580	655	53.0	3,495	1,957	60,815.00	31,981.00
Fiscal 1952					115,494	32,426	\$2,112,925.13	\$541,759.00
Fiscal 1951					144,625	48,770	\$2,568,297.85	\$787,216.00

Women claimants are in numerical majority during the months of July, August, September, October, and June of fiscal year 1952, and during the same months drew a greater sum of benefits for unemployment than did the men. Women, however, were not subject to the seasonal unemployment influences of the winter season to the same extent as were men, though their numbers increased moderately during that season.

The number of women claimants ranged from 391 in September to 1,503 in March, or not quite four-fold. Men claimants, however, numbering 233 in September and 5,950 in March, had multiplied 25-fold. Comparison of benefits for the same periods discloses an even greater disparity. Women in industry appear to be less affected by seasonal variation in employment than are men, due in part to the prevailing indoor nature of their work. Seasonality is in outdoor work, and in these occupations men are almost exclusively hired.

**Readjustment
Allowance Claims**
Table 13

The Commission has completed its arrangement with the Veterans' Administration, under which servicemen's readjustment allowance claims were received, processed, and paid through

Commission channels from 1944 on. The claims are still being taken in local offices of the employment service, but all further details are handled by the VA. Volume of payments made in fiscal 1952 amounted to \$2,200, in 102 checks, with January and June vying for largest sum distributed. This contrasts with about \$6,000,000 paid out under the program to Montana veterans in fiscal 1947 alone, and a total during life of the allowance provisions of almost \$16,000,000.

Allowances were on a weekly basis to unemployed veterans, and on a monthly basis to veterans who were self-em-

Table 13—READJUSTMENT ALLOWANCE CLAIMS

By Month and Type — Fiscal 1952

Month	UNEMPLOYED					Amount Paid
	Initial and Addit'l	Contin.	Number of Claim.	Female	Number of Payments	
July 1951	—	—	—	—	—	\$ —
August	—	—	—	—	—	—
September	—	—	—	—	—	—
October	—	2	1	—	1	20.00
November	3	4	3	—	3	60.00
December	11	20	6	—	14	280.00
January 1952	7	33	8	—	25	500.00
February	2	11	4	—	9	160.00
March	1	9	4	—	9	180.00
April	2	9	3	—	6	120.00
May	—	11	2	—	10	200.00
June	1	16	3	—	22	440.00
Fiscal 1952	27	115	—	—	99	\$ 1,980.00
Fiscal 1951	252	1,567	—	—	1,536	\$30,518.00

SELF-EMPLOYED

Month	Claims Received		Payments Made	
	Initial	Continued	Number	Amount
July 1951	—	—	—	\$ —
August	—	—	—	—
September	—	—	—	—
October	—	—	—	—
November	—	—	—	—
December	—	—	—	—
January 1952	—	—	—	—
February	—	1	—	—
March	—	1	1	100.00
April	—	1	1	100.00
May	—	1	1	20.00
June	—	—	—	—
Fiscal 1952	1	3	3	\$ 220.00
Fiscal 1951	4	67	63	\$5,929.00

ployed and had not built themselves into independent status. A similar program, in purpose, is already enacted into law for distributing benefits to unemployed veterans of more recent service. It will go into operation October 15, 1952, and still will be handled in Montana by the Commission under renewal of arrangements with the federal authorities.

The tabulation for fiscal 1952 reveals that no payments were made under the allowance provisions of 1944 in July, August

or September, 1951. The self-employed provisions were not invoked until February, 1952, and then for only a total of three payments totaling \$220. Weekly benefit checks ranged to as many as 25 in the entire state in December, and again to 22 in June. Under the 1944 law the payments may now be said to have terminated, with a few isolated exceptions arising from continued or renewed service by a veteran.

**Disposition
Of Appeals**
Table 14

Appeals from decisions affecting rights or responsibilities of claimants or employers were made in 276 cases during fiscal 1952, more than double the number in the previous year. Right of appeal extends to persons affected by the insurance program from any decision which they believe to be in contravention of their rights under the law. This right was exercised by 242 claimants and by 34 employers. The appeal function is set up in the

Table 14—DISPOSITION OF APPEALS

Fiscal Year — 1952

Issue Involved	Deputy Decision		
	Reversed	Sustained	Withdr'n
"Voluntary Quit" without good cause	34	38	2
Misconduct in connection with work	5	10	1
Refused suitable work referral, or failed to apply for suitable work	6	17	—
Unable to work or not available	41	113	—
Labor Dispute	—	—	—
Other Issues	8	4	1
Total	94	182	4
Appeal hearings for other states			64

APPEAL DECISIONS

Fiscal Year — 1952

Claimant Appeals		
In favor of appellant		82
Unfavorable to appellant		160
		<hr/>
		242
Employer Appeals		
In favor of appellant		19
Unfavorable to appellant		15
		<hr/>
		34

law and is administered under a referee system for orderly ascertaining the facts in disputed cases and for bringing the issue to formal decision by affirming, denying, or modifying the original finding.

The law provides for further appeal from this decision to the Commission itself for review. Completion of this procedure is required before recourse may be had to the civil courts system for adjudication of grievances involving administration of the laws governing the Commission.

As indicated in Table 14, the appeal rose most frequently with respect to decisions on "unable to work, or not available," in which the referee decisions sustained the original findings in most cases, reversing them in a little more than one-fourth of

the appeals. The issue of voluntarily quitting work without good cause ranked second in number of appeals. Reversal of the findings occurred in these issues in almost as many instances as the findings were sustained.

No labor dispute issues came up on appeal during the year. A moderate number of findings of misconduct connected with the work resulted in sustaining two-thirds of the original findings. Another issue resulting in frequent appeals was the finding of failure to apply for suitable work or refusal to accept work referral. About one out of four of these were reversed by the referee from the original finding.

**Disqualifications
Imposed, Claims
Denied**
Table 14a

Disqualifications are provided under the law for specified reasons. Upon findings that one or more of these reasons apply, a claimant is subject to denial of benefits during a specified period of time. Upon completion of the term of disqualification the claimant is again permitted by the law to resume his claim series and receive benefits for subsequent

Table 14a

DISQUALIFICATION IMPOSED AND CLAIMS DENIED

Issue Involved	Fiscal 1952	Fiscal 1951
	Disqualification	Disqualification
Voluntary Quit	879	837
Misconduct	77	59
Refusal of Suitable Work	318	385
Personal Obligations	100	73
Labor Dispute	1	9
Other	32	9
Total	1,407	1,372
Unable to Work or Unavailable for Work—Claim Denied	1,361	1,165

weeks of unemployment if found qualified. These disqualifications are the basis upon which appeals, generally, are based.

The law provides for disqualification of from one to nine weeks for voluntarily quitting work without good cause; one to five weeks for misconduct in connection with his work, refusal of suitable work, failure to apply for suitable work; and for indefinite period or duration where found unable to work, not available for work or out of work because involved in strike.

The greatest number of disqualifications arose from voluntarily quitting work without good cause, followed by refusal of suitable work. An even greater number of claims were denied, however, on the grounds that claimant was not able, or was not available, for work. Only one claim came up for disqualification because of being involved in a strike situation.

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